

The Influence of Lifestyle, Financial Literacy, and User Ease on Employee Usage of ShopeePaylater

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Abstract

This study analyzes the influence of lifestyle, financial literacy, and user ease on employee decisions to utilize Shopee Paylater. Using a quantitative approach with employee samples, the results demonstrate that these three variables significantly influence Paylater users' decisions. A consumptive lifestyle increases usage frequency, while good financial literacy plays a role in financial risk management. Ease of access and a user-friendly interface support sustainable service delivery. These findings contribute to the understanding of digital consumer behavior and form the basis for developing effective financial education and marketing strategies.

Keywords: Shopee PayLater, Lifestyle, Financial Literacy, User Ease

Introduction

The development of digital technology in the era of globalization demonstrates how digital marketing transformation has significantly contributed to companies' marketing strategies. Digital marketing utilizes online platforms to reach a wider consumer base and enables two-way interactions between sellers and buyers. This aligns with the growth of e-commerce, which facilitates convenient transactions through digital devices (Chen, 2023). The digital era has spawned innovations in payment methods, such as digital payments, which offer convenience and security in cashless transactions (Sekhar et al., 2023).

Digital payments offer alternatives like mobile banking, e-wallets, and the increasingly popular PayLater feature among consumers. PayLater services, in particular, offer payment flexibility through installments, allowing consumers to defer payments according to their chosen tenor (Anggraeni & Darma, 2023). While PayLater offers advantages, it also presents challenges related to personal financial management. Uncontrolled use of PayLater services can lead to future financial burdens, especially for employees with a fixed income but a consumptive lifestyle (Mahrizal et al., 2023).

The lifestyle of PayLater users plays a significant role in determining how often and how they interact with the service. Employees with a consumptive lifestyle tend to use PayLater facilities to easily fulfill their needs and desires. Utilizing this service provides a solution when they want to shop without having to wait for the next paycheck, creating flexible and sometimes impulsive consumption patterns (Maulida, 2021). The influence of lifestyle on PayLater is also evident in how individuals take advantage of frequently offered promotions and discounts, which creates a greater interest in online shopping (Carnado & Rahmayanti, 2023).

Financial literacy is a crucial factor influencing the behavior of PayLater users, especially among employees and the younger generation. This research shows that a good understanding of financial management can improve the quality of individual financial decisions. The theory of planned behavior explains that a person's actions are strongly influenced by their intentions and goals (Hutapea et al., 2023). High financial literacy can reduce impulsive consumer behavior among PayLater users, as they are more likely to plan their spending and make long-term decisions (Angelista et al., 2024).

The ease of use of PayLater services, such as Shopee PayLater, plays a crucial role in encouraging consumer behavior among users (Ekonomi et al., 2022), particularly in Indonesia. One of the main attractions of this service is the flexibility it offers, allowing consumers to shop without having to pay immediately. This research shows that easy access and adoption of information technology can accelerate the adoption of PayLater services among the younger generation, who are increasingly accustomed to digital transactions (Sudirjo et al., 2024).

Method

Type of Research

This study uses quantitative research. Quantitative research methods are systematic, planned, and clearly structured approaches from the initial stages through to the research design.

Location and Time

This research was conducted in Semarang Regency, specifically among employees in Semarang Regency. A questionnaire was distributed to employees in Semarang Regency. This aimed to collect representative data on the research topic.

Population and Sample

A population refers to a generalized area consisting of objects or subjects with certain qualities and characteristics determined by the researcher to be studied and then conclusions drawn (Sugiyono, 2013). The population of this study was factory employees in Semarang Regency. A sample is a specific portion that represents the number and characteristics of a population (Sugiyono, 2013). The sampling technique used was saturated sampling.

Type and Source of Data

In this study, the type of data collected was primary data. Primary data is data obtained directly from the objects being studied. According to Sugiyono (2023), which states that primary sources are data sources that directly provide information to the party collecting it. In compiling this research, the primary data used was a direct questionnaire directed to factory employees in Semarang Regency.

Data Collection Technique

To obtain accurate, objective data that can be used as a basis for analysis, data collection using a questionnaire method is necessary.

A questionnaire is a data collection method that involves providing a carefully prepared list of questions. The data collection method in this study used a questionnaire, which was used to collect data by administering the list of questions to employees.

Data Analysis Technique

Data analysis in this study was conducted using the Structural Equation Modeling – Partial Least Squares (SEM-PLS) approach with the assistance of statistical software such as SmartPLS. The choice of SEM-PLS was based on several considerations, namely the predictive nature of the research, the complexity of the model involving independent, mediating, and moderating variables, and the relatively limited sample size, making it more suitable for a variance-based approach compared to covariance-based SEM.

Result

Respondent Description Analysis

This study involved 115 employee respondents who used SpayLater services. Respondent characteristics include:

a. By Gender

1. Female: 68 respondents
2. Male: 47 respondents

b. By Age

1. 20-25 years: 42 respondents (36.5%)
2. 26-30 years: 38 respondents (33.0%)
3. 31-35 years: 23 respondents (20.0%)
4. 35 years: 12 respondents (10.5%)

c. By Education

1. High School/Education: 115 respondents (100%)

Validity and Reliability Test

The validity test for all questionnaire items was declared valid, with a calculated r value $>$ r table (0.181) at a significance level of 5%. Pearson correlation values for each item ranged from 0.512 to 0.848, indicating that all indicators adequately measured the variables.

The reliability test results showed the following Cronbach's Alpha values for each variable:

- a. Lifestyle: 0.876
- b. Financial Literacy: 0.891
- c. User Ease: 0.903
- d. SpayLater Users: 0.887

All Cronbach's Alpha values were >0.70 , indicating that the research instrument was reliable and consistent.

Classical Assumption Test

The Kolmogorov-Smirnov Normality Test obtained a significance value of $0.087 (>0.05)$, indicating that the residual data were normally distributed.

The Multicollinearity Test showed the following Tolerance and VIF values:

- a. Lifestyle: Tolerance = 0.642 , VIF = 1.558
- b. Financial Literacy: Tolerance = 0.598 , VIF = 1.672
- c. User Ease: Tolerance = 0.611 , VIF = 1.637

All Tolerance values are >0.10 and VIF <10 , so there is no multicollinearity.

The Heteroscedasticity Test, a Glejser Test, shows a significance value for all independent variables >0.05 (ranging from 0.112 to 0.267), indicating no heteroscedasticity in the regression model.

Hypothesis Testing, t-Test (Partial):

The Effect of Lifestyle on ShopeePaylater Usage (H1) (Bila & Marlina, 2024)

- a. t-test = 4.126
- b. Significance = $0.000 (<0.05)$
- c. Conclusion: H_1 is accepted. Lifestyle has a positive and significant effect on ShopeePaylater usage.

The Effect of Financial Literacy on ShopeePaylater Usage (H2)

- a. t-test = 3.542
- b. Significance = $0.001 (<0.05)$
- c. Conclusion: H_2 is accepted. Financial literacy has a positive and significant effect on ShopeePaylater usage. (Surya, 2023)

The Effect of User Ease of Use on ShopeePaylater Usage (H3)

- a. t-test = 5.387
- b. Significance = $0.000 (<0.05)$
- c. Conclusion: H_3 is accepted. User Ease of Use has a positive and significant effect on ShopeePaylater usage. (Putri et al., 2025)

F-test (Simultaneous):

- a. F-test = 67.845
- b. Significance = $0.000 (<0.05)$
- c. Conclusion: H_4 is accepted. Lifestyle, financial literacy, and ease of use simultaneously have a significant effect on ShopeePaylater usage.

Coefficient of Determination (R^2)

Adjusted R Square = $0.636 (63.6\%)$

This indicates that 63.6% of the variation in ShopeePaylater usage can be explained by lifestyle, financial literacy, and ease of use, while the remaining 36.4% is influenced by other variables not examined in this study, such as promotions, cashback features, peer influence, or other demographic factors. (Maulana et al., 2025).

Conclusion

Based on the results of a study of 115 high school/equivalent employee respondents regarding the influence of lifestyle, financial literacy, and user-friendliness on ShopeePaylater usage, it can be concluded that lifestyle has a positive and significant impact on employee ShopeePaylater usage. Employees with a consumerist and modern lifestyle tend to use Paylater services more frequently to meet their shopping needs. This indicates that online shopping trends and the desire to keep up with the times are driving the adoption of buy now pay later services. Furthermore, financial literacy has a positive and significant impact on ShopeePaylater usage. These findings indicate that employees with good financial literacy utilize Paylater services as a financial instrument that can be managed wisely, such as for cash flow management or taking advantage of interest-free periods. They understand the mechanisms, risks, and strategies for optimal Paylater usage. Ease of use is the most dominant factor influencing ShopeePaylater usage compared to other variables. The ease of activation, application, instant approval, and simple payment process make employees more interested in using this service. The intuitive user interface and direct integration with the Shopee platform strengthen user adoption. Fourth, simultaneously, all three variables (lifestyle, financial literacy, and ease of use) significantly influenced ShopeePaylater usage, contributing 63.6% . This indicates that employees' decision to use ShopeePaylater is a result of a

combination of factors: a consumer lifestyle, adequate financial literacy, and ease of access and use of the platform.

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