

# The Effect of ShopeePaylater Usage and Ease of Payment on the Consumptive Behavior of Generation Z in Central Jakarta

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This study aims to empirically examine the effect of ShopeePayLater, a Buy Now, Pay Later (BNPL) service, and ease of payment on the consumptive behavior of Generation Z in Central Jakarta. The rapid development of financial technology has transformed digital payment practices and, at the same time, may encourage impulsive and excessive consumption. This study employed an associative quantitative approach using a survey method. Respondents were selected through purposive sampling based on predetermined criteria, and the data were analyzed using multiple linear regression with SPSS. The findings indicate that ShopeePayLater usage has a positive and significant effect on consumptive behavior. Ease of payment also has a positive and significant effect on consumptive behavior. Simultaneously, ShopeePayLater usage and ease of payment significantly influence the consumptive behavior of Generation Z in Central Jakarta. These findings indicate that easier access to deferred payment facilities and convenient digital payment mechanisms may strengthen consumptive tendencies among young consumers. The study highlights the importance of financial literacy, responsible use of BNPL services, and self-control in managing digital consumption behavior.

**Keywords:** ShopeePayLater, Ease of Payment, Consumptive Behavior, Generation Z, Financial Technology.

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## 1. Introduction

The rapid development of financial technology has transformed consumer payment behavior by shifting transactions from conventional payment methods toward digital platforms. One of the most prominent innovations is the *Buy Now, Pay Later* (BNPL) service, which allows consumers to obtain goods or services immediately while postponing payment or dividing it into installments. The increasing use of BNPL has made digital credit more accessible, particularly to younger consumers who are highly familiar with e-commerce platforms and mobile-based financial services. In Indonesia, ShopeePayLater has become one of the widely used BNPL facilities and is increasingly integrated into consumers' online purchasing activities.

Generation Z represents an important consumer segment in the development of digital payment systems because of its high level of familiarity with technology, e-commerce, and cashless transactions. The convenience offered by digital platforms can provide practical benefits for consumers, but it may also encourage purchasing decisions that are less strongly based on actual needs. Previous research has increasingly examined the relationship between paylater services and the consumption patterns of younger consumers. Elpa Julita and Idwal (2022), for example, examined the use of Shopee PayLater in relation to the consumptive behavior of Muslim university students, while Felix et al. (2024) discussed Shopee PayLater in the context of convenience and potential excessive consumption among students. More recent

studies have also examined consumptive behavior among Generation Z users of Shopee PayLater from the perspectives of lifestyle and financial literacy (Ghani Alghifari & Firman, 2025).

Consumptive behavior refers to the tendency to purchase goods or services excessively, impulsively, or without adequate consideration of actual needs. In the context of digital consumption, this behavior may be reinforced by instant access to credit, promotional exposure, lifestyle preferences, and increasingly frictionless payment processes. Studies on Shopee PayLater have shown growing academic attention to the relationship between digital payment facilities and consumer behavior. Putu et al. (2023), for instance, examined ease of use, perceived risk, lifestyle, and trust in relation to the consumptive behavior of Shopee PayLater users in Indonesia. Similarly, Yuliana et al. (2025) investigated paylater services in relation to the consumptive behavior of young consumers in Indonesia. These studies indicate that the development of BNPL should be viewed not only as a technological innovation but also as a factor associated with changes in consumer financial behavior.

One important factor that may encourage the continued use of ShopeePayLater is ease of payment. Digital payment systems are designed to reduce procedural barriers by providing simple interfaces, flexible payment periods, rapid transaction processes, and convenient access. When consumers perceive a payment system as easy to operate, they may be more willing to use it repeatedly. Studies examining paylater services have therefore increasingly incorporated ease of use as an explanatory factor. Astuti et al. (2024) examined the effect of ease of paylater use on consumptive behavior with lifestyle as a moderating variable, while Astuti and Dasman (2024) similarly investigated the relationship between ease of use and consumptive behavior. Rahmadhita (2025) also incorporated ease of use together with financial literacy and lifestyle in explaining the consumptive behavior of paylater users.

Although previous studies have examined Shopee PayLater, ease of use, lifestyle, financial literacy, trust, and consumptive behavior, several research limitations remain. First, a considerable portion of previous research has focused on university students or consumers in particular cities rather than specifically examining Generation Z in Central Jakarta. For example, previous studies have investigated university students (Elpa Julita & Idwal, 2022; Felix et al., 2024), consumers in Padang (Ghani Alghifari & Firman, 2025), and consumers in Surabaya (Ratnaningrum et al., 2024). Second, several studies have combined ease of use with other determinants such as lifestyle, financial literacy, trust, and perceived risk (Astuti et al., 2024; Putu et al., 2023; Rahmadhita, 2025). Consequently, empirical evidence specifically concerning the simultaneous influence of ShopeePayLater usage and ease of payment on the consumptive behavior of Generation Z in Central Jakarta remains relatively limited.

Central Jakarta provides a relevant research setting because it represents an urban area characterized by intensive digital transactions, strong exposure to e-commerce services, and a consumer population that is highly connected to digital technology. Examining Generation Z in this context can provide a more specific understanding of whether the intensity of ShopeePayLater usage and perceived ease of payment contribute to consumptive behavior. The study is also important because convenient access to digital credit may influence financial decision-making among young consumers, particularly when purchasing can be completed quickly without immediate cash payment.

Accordingly, this study aims to examine the effect of ShopeePayLater usage and ease of payment on the consumptive behavior of Generation Z in Central Jakarta, both partially and simultaneously. The novelty of this study lies in integrating ShopeePayLater usage and ease of payment within a single empirical model focused specifically on Generation Z consumers in Central Jakarta. The findings are expected to contribute to the literature on digital consumer behavior and financial technology while providing practical insights for

young consumers and digital payment service providers regarding the behavioral consequences of increasingly accessible BNPL facilities.

## 2. Literature Review and Problem Statement

### ShopeePayLater Usage

ShopeePayLater is a *Buy Now, Pay Later* (BNPL) service that enables consumers to purchase products immediately while postponing payment or settling the transaction through installments. This facility reduces the need for consumers to make full payments at the time of purchase and provides greater flexibility in managing short-term transactions. In digital commerce, ShopeePayLater has become increasingly relevant because it integrates credit access directly into the purchasing process.

The use of ShopeePayLater may be reflected in the frequency of use, intensity of transactions, perceived convenience, satisfaction with the service, and intention to continue using the facility. The more frequently consumers use paylater services, the more familiar they become with deferred payment mechanisms. Such familiarity may reduce psychological barriers to purchasing because consumers do not experience the immediate financial consequences of the transaction.

Previous studies have identified a relationship between ShopeePayLater usage and consumer behavior. Julita and Idwal (2022) found that the use of Shopee PayLater was associated with consumptive behavior among Muslim university students. Felix et al. (2024) also highlighted that Shopee PayLater may provide convenience while simultaneously creating a potential tendency toward excessive consumption among students. In addition, Ratnaningrum et al. (2024) found that online shopping and the Shopee PayLater feature were related to consumptive behavior among consumers in Surabaya. These findings indicate that access to deferred payment facilities may influence how consumers evaluate and execute purchasing decisions. The original study also conceptualizes ShopeePayLater usage through frequency, intensity, transaction convenience, user satisfaction, and continuance intention.

### Ease of Payment

Ease of payment refers to the extent to which consumers perceive a digital payment system as simple, understandable, accessible, and effortless to use. In the context of ShopeePayLater, ease of payment can include simple registration procedures, clear transaction processes, flexible payment periods, convenient access, and efficient checkout mechanisms. A payment system that requires less time and effort may increase consumers' willingness to complete transactions.

The importance of ease of use in paylater transactions has been supported by previous empirical studies. Astuti et al. (2024) examined the effect of ease of paylater use on consumptive behavior and showed that payment convenience is an important behavioral factor. Similarly, Astuti and Dasman (2024) investigated ease of paylater use in relation to consumptive behavior with lifestyle as a moderating variable. Rahmadhita (2025) also included ease of use together with financial literacy and lifestyle in explaining the consumptive behavior of Shopee PayLater users.

In practical terms, a payment system that is easy to learn and operate may reduce transaction friction. When consumers can complete purchases with fewer procedural barriers, purchasing decisions may be made more quickly and with less deliberation. The indicators identified in the source document include ease of learning, ease of operation, clarity of navigation and interface, flexibility of access, and transaction efficiency.

## **Consumptive Behavior**

Consumptive behavior refers to a tendency to purchase goods or services excessively, irrationally, spontaneously, or without adequate consideration of actual needs. Such behavior may be driven by emotional satisfaction, lifestyle orientation, social trends, prestige, or impulsive purchasing tendencies. In the context of digital transactions, consumptive behavior may become more pronounced when purchasing processes are highly accessible and payment obligations can be postponed.

The source document identifies several dimensions of consumptive behavior, including impulsive buying, excessive buying, irrational purchasing, trend-oriented buying, and the pursuit of temporary emotional satisfaction. Previous research also provides empirical support for the relevance of these behavioral tendencies among users of digital credit facilities. Putu et al. (2023) examined ease of use, perceived risk, lifestyle, and trust in relation to the consumptive behavior of Shopee PayLater users in Indonesia. Mursalina et al. (2024) also examined consumptive behavior among university students using Shopee PayLater, while Yuliana et al. (2025) investigated the relationship between paylater services and consumptive behavior among young consumers.

These findings suggest that consumptive behavior cannot be separated from the broader digital purchasing environment. The combination of instant credit access, flexible payment, and simplified digital transactions may encourage consumers to prioritize immediate satisfaction over long-term financial considerations.

## **The Relationship between ShopeePayLater Usage and Consumptive Behavior**

ShopeePayLater usage may influence consumptive behavior because deferred payment reduces the immediate financial burden associated with purchasing. Consumers may perceive the availability of paylater credit as additional purchasing capacity, even though the transaction creates future financial obligations. As the frequency and intensity of ShopeePayLater usage increase, consumers may become more accustomed to purchasing without immediate payment.

Empirical studies generally support this relationship. Julita and Idwal (2022) reported an association between Shopee PayLater usage and consumptive behavior among students, while Felix et al. (2024) emphasized that the convenience provided by Shopee PayLater may also create risks of excessive consumption. Ratnaningrum et al. (2024) similarly found that the Shopee PayLater feature was related to consumptive behavior. Based on these findings, greater utilization of ShopeePayLater is expected to increase the tendency toward consumptive behavior.

## **The Relationship between Ease of Payment and Consumptive Behavior**

Ease of payment can influence consumptive behavior by reducing the effort required to complete a transaction. When digital payment procedures are simple, fast, and accessible, consumers face fewer obstacles before making a purchase. This condition may shorten the decision-making process and reduce the opportunity for consumers to reconsider whether the purchase is actually necessary.

Astuti et al. (2024) found that ease of paylater use was relevant in explaining consumptive behavior. Astuti and Dasman (2024) similarly examined the relationship between ease of use and consumptive behavior, while Rahmadhita (2025) positioned ease of use as one of the factors associated with consumptive behavior among Shopee PayLater users. These findings suggest that payment convenience may not only improve user experience but may also increase the likelihood of excessive or impulsive consumption.

## **Problem Statement**

Previous studies have demonstrated increasing academic interest in the relationship between Shopee PayLater, payment convenience, lifestyle, financial literacy, trust, perceived risk, and consumptive behavior.

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However, the existing evidence remains fragmented because previous studies have been conducted in different consumer groups and geographical settings. Some studies have focused primarily on university students (Julita & Idwal, 2022; Felix et al., 2024), while others have investigated consumers in specific regions such as Surabaya or Padang (Ghani Alghifari & Firman, 2025; Ratnaningrum et al., 2024). Other studies have combined ease of use with lifestyle, financial literacy, trust, or perceived risk rather than examining it together with the intensity of ShopeePayLater usage (Astuti et al., 2024; Putu et al., 2023; Rahmadhita, 2025).

Therefore, empirical evidence concerning the combined influence of ShopeePayLater usage and ease of payment on the consumptive behavior of Generation Z specifically in Central Jakarta remains limited. This research gap is important because Generation Z represents a consumer group with high exposure to digital commerce and digital payment systems. The characteristics of urban consumers in Central Jakarta may also differ from those of student samples or consumers in other regions.

Based on this gap, the present study seeks to answer the following questions: (1) Does ShopeePayLater usage significantly influence the consumptive behavior of Generation Z in Central Jakarta? (2) Does ease of payment significantly influence the consumptive behavior of Generation Z in Central Jakarta? and (3) Do ShopeePayLater usage and ease of payment simultaneously influence the consumptive behavior of Generation Z in Central Jakarta?

Accordingly, the study examines the partial and simultaneous effects of ShopeePayLater usage and ease of payment on consumptive behavior among Generation Z in Central Jakarta. The study is expected to contribute to the literature on digital payment behavior by focusing specifically on the interaction between BNPL usage intensity, payment convenience, and consumer behavior in an urban Generation Z context.

### 3. Method

This study employed a quantitative associative research design using a survey method to examine the effect of ShopeePayLater usage and ease of payment on the consumptive behavior of Generation Z in Central Jakarta. The target population consisted of Generation Z individuals who reside or conduct activities in Central Jakarta and have experience using ShopeePayLater. Because the exact population size was unknown, the population was treated as an infinite population, and the minimum sample size was determined using the Lemeshow formula.

The minimum sample size was calculated as follows:

$$n = \frac{Z^2 \times p(1 - p)}{d^2}$$
$$n = \frac{(1.96)^2 \times 0.5(1 - 0.5)}{(0.10)^2}$$
$$n = 96.04 \approx 96$$

where  $n$  represents the required sample size,  $Z$  is the standard normal value at a 95% confidence level (1.96),  $p$  represents the assumed population proportion (0.50), and  $d$  represents the tolerated margin of error (0.10). Based on this calculation, the final sample consisted of 96 respondents.

Respondents were selected using non-probability sampling with a purposive sampling technique. The inclusion criteria were: respondents were Generation Z individuals aged 17–30 years, resided or were active in Central Jakarta, and had actively used ShopeePayLater within the previous six months. Data were collected using a structured questionnaire measured on a five-point Likert scale, ranging from 1 (*Strongly Disagree*) to 5 (*Strongly Agree*).

The study consisted of two independent variables and one dependent variable. ShopeePayLater Usage (X1) was measured through indicators related to frequency of use, intensity of use, transaction convenience, user satisfaction, and continuance intention. Ease of Payment (X2) was measured through ease of learning, ease of operation, clarity of navigation and interface, flexibility of access, and transaction efficiency. Meanwhile, Consumptive Behavior (Y) was measured through impulsive buying, excessive buying, irrational buying, trend-oriented buying, and the pursuit of temporary emotional satisfaction.

Data analysis was conducted using IBM SPSS. The analytical procedures included validity testing using Pearson correlation, reliability testing using Cronbach's Alpha with a minimum criterion of 0.60, and classical assumption tests consisting of normality, multicollinearity, and heteroscedasticity tests. Multiple linear regression analysis was then applied to examine the partial and simultaneous effects of the independent variables on consumptive behavior. Hypothesis testing was performed using the t-test for partial effects and the F-test for simultaneous effects, while the coefficient of determination ( $R^2$ ) was used to evaluate the explanatory power of the model.

The multiple linear regression model was formulated as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \varepsilon$$

where Y represents Consumptive Behavior,  $\alpha$  is the constant,  $X_1$  represents ShopeePayLater Usage,  $X_2$  represents Ease of Payment,  $\beta_1$  and  $\beta_2$  are the regression coefficients, and  $\varepsilon$  represents the error term.

## 4. Results and Discussion

### Respondent Characteristics

The study involved 96 Generation Z respondents who used ShopeePayLater and were domiciled or active in Central Jakarta. Based on gender, 60 respondents (62.5%) were female and 36 respondents (37.5%) were male. In terms of age, respondents aged 21–25 years constituted the largest group, with 41 respondents (42.7%), followed by those aged 26–30 years with 33 respondents (34.4%), and those aged 17–20 years with 22 respondents (22.9%). These characteristics indicate that the sample was dominated by young adult consumers who were within an age range highly exposed to digital commerce and digital payment services.

Table 1. Respondent Characteristics

| Characteristic | Category    | Frequency | Percentage |
|----------------|-------------|-----------|------------|
| Gender         | Female      | 60        | 62.50%     |
|                | Male        | 36        | 37.50%     |
| Age            | 17–20 years | 22        | 22.90%     |
|                | 21–25 years | 41        | 42.70%     |
|                | 26–30 years | 33        | 34.40%     |
| Total          |             | 96        | 100.00%    |

Source: Research data processed by the authors (2026).

### Validity and Reliability Tests

Instrument validity was tested using Pearson correlation with the criterion that the calculated correlation coefficient had to exceed the critical value of 0.200 at  $df = 94$  and a significance level of 5%. The correlation coefficients for ShopeePayLater Usage ranged from 0.410 to 0.813, those for Ease of Payment ranged from 0.545 to 0.779, and those for Consumptive Behavior ranged from 0.477 to 0.790. Since all coefficients exceeded 0.200, all questionnaire items were declared valid.

Reliability testing produced Cronbach's Alpha values of 0.844 for ShopeePayLater Usage, 0.870 for Ease of Payment, and 0.859 for Consumptive Behavior. All values exceeded the minimum criterion of 0.60, indicating that the research instruments had satisfactory internal consistency and could be used for further statistical analysis.

**Table 2.** Summary of Validity and Reliability Tests

| Variable                  | Correlation Range | Critical Value | Cronbach's Alpha | Conclusion         |
|---------------------------|-------------------|----------------|------------------|--------------------|
| ShopeePayLater Usage (X1) | 0.410–0.813       | 0.200          | 0.844            | Valid and reliable |
| Ease of Payment (X2)      | 0.545–0.779       | 0.200          | 0.87             | Valid and reliable |
| Consumptive Behavior (Y)  | 0.477–0.790       | 0.200          | 0.859            | Valid and reliable |

Source: Research data processed by the authors (2026).

### Classical Assumption Tests

The classical assumption tests were conducted before estimating the multiple linear regression model. The Kolmogorov–Smirnov normality test generated an Asymp. Sig. (2-tailed) value of 0.143, which was greater than 0.05. Therefore, the regression residuals were considered normally distributed.

The multicollinearity test showed a tolerance value of 0.682 and a Variance Inflation Factor (VIF) value of 1.466 for both independent variables. Since the tolerance value exceeded 0.10 and the VIF was below 10, the regression model showed no indication of multicollinearity. The Spearman's Rho heteroscedasticity test produced significance values of 0.947 for ShopeePayLater Usage and 0.446 for Ease of Payment. Both exceeded 0.05, indicating no evidence of heteroscedasticity.

**Table 3.** Classical Assumption Test Results

| Test                  | Indicator   | Result | Criterion | Conclusion            |
|-----------------------|-------------|--------|-----------|-----------------------|
| Normality             | Asymp. Sig. | 0.143  | > 0.05    | Normally distributed  |
| Multicollinearity X1  | Tolerance   | 0.682  | > 0.10    | No multicollinearity  |
| Multicollinearity X1  | VIF         | 1.466  | < 10      | No multicollinearity  |
| Multicollinearity X2  | Tolerance   | 0.682  | > 0.10    | No multicollinearity  |
| Multicollinearity X2  | VIF         | 1.466  | < 10      | No multicollinearity  |
| Heteroscedasticity X1 | Sig.        | 0.947  | > 0.05    | No heteroscedasticity |
| Heteroscedasticity X2 | Sig.        | 0.446  | > 0.05    | No heteroscedasticity |

Source: Research data processed by the authors (2026).

### Multiple Linear Regression Analysis

Multiple linear regression analysis was employed to examine the effect of ShopeePayLater Usage and Ease of Payment on the Consumptive Behavior of Generation Z. The regression results are presented in Table 4.

**Table 4.** Multiple Linear Regression Results

| Variable                  | Unstandardized B | Std. Error | Standardized Beta | t     | Sig.  |
|---------------------------|------------------|------------|-------------------|-------|-------|
| Constant                  | 4.611            | 3.466      | –                 | 1.33  | 0.187 |
| ShopeePayLater Usage (X1) | 0.472            | 0.095      | 0.437             | 4.991 | 0.000 |
| Ease of Payment (X2)      | 0.411            | 0.097      | 0.372             | 4.246 | 0.000 |

Source: Research data processed by the authors (2026).

Based on the results, the multiple linear regression equation is:

$$Y = 4.611 + 0.472X_1 + 0.411X_2 + e$$

The constant of 4.611 indicates the baseline value of Consumptive Behavior when ShopeePayLater Usage and Ease of Payment are assumed to be zero. The coefficient of ShopeePayLater Usage is 0.472, indicating a positive relationship. Therefore, a one-unit increase in ShopeePayLater Usage is associated with a 0.472-unit increase in Consumptive Behavior, assuming other variables remain constant. Likewise, the coefficient

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of Ease of Payment is 0.411, indicating that a one-unit increase in Ease of Payment is associated with a 0.411-unit increase in Consumptive Behavior.

The standardized regression coefficient for ShopeePayLater Usage was 0.437, which was higher than the coefficient for Ease of Payment at 0.372. Within this model, ShopeePayLater Usage therefore showed the relatively stronger statistical association with Consumptive Behavior.

### Hypothesis Testing

The partial t-test showed that ShopeePayLater Usage had a calculated t-value of 4.991, which was greater than the critical t-value of 1.985, with a significance value of 0.000. Therefore, the first hypothesis was accepted. Ease of Payment produced a calculated t-value of 4.246, also exceeding the critical value of 1.985, with a significance value of 0.000. Thus, the second hypothesis was also accepted.

The simultaneous F-test produced an F-value of 49.000, which exceeded the critical F-value of 3.090, with a significance value of 0.000. Accordingly, ShopeePayLater Usage and Ease of Payment jointly had a statistically significant effect on Consumptive Behavior, supporting the third hypothesis.

**Table 5.** Summary of Hypothesis Testing

| Hypothesis | Relationship Tested                                                             | Statistical Result   | Sig. | Decision  |
|------------|---------------------------------------------------------------------------------|----------------------|------|-----------|
| H1         | ShopeePayLater Usage on Consumptive Behavior                                    | $t = 4.991 > 1.985$  | 0    | Supported |
| H2         | Ease of Payment on Consumptive Behavior                                         | $t = 4.246 > 1.985$  | 0    | Supported |
| H3         | ShopeePayLater Usage and Ease of Payment simultaneously on Consumptive Behavior | $F = 49.000 > 3.090$ | 0    | Supported |

Source: Research data processed by the authors (2026).

The coefficient of determination was reported at 0.513, indicating that 51.3% of the variation in Consumptive Behavior could be explained jointly by ShopeePayLater Usage and Ease of Payment. The remaining 48.7% was associated with factors outside the model. The source document identifies possible external factors including financial literacy, peer-group influence, hedonistic lifestyle, and income.

**Table 6.** Coefficient of Determination

| Indicator                    | Value | Interpretation                                                                                          |
|------------------------------|-------|---------------------------------------------------------------------------------------------------------|
| Coefficient of Determination | 0.513 | 51.3% of the variation in Consumptive Behavior is explained by ShopeePayLater Usage and Ease of Payment |
| Unexplained Variation        | 0.487 | 48.7% is explained by factors outside the research model                                                |

Source: Research data processed by the authors (2026).

### Discussion

#### The Effect of ShopeePayLater Usage on Consumptive Behavior

The results demonstrate that ShopeePayLater Usage has a positive and statistically significant effect on the Consumptive Behavior of Generation Z in Central Jakarta. The regression coefficient of 0.472 and t-value of 4.991 indicate that higher levels of ShopeePayLater usage are associated with stronger consumptive tendencies. The statistical result suggests that easier access to deferred payment facilities may alter how young consumers perceive their purchasing capacity.

ShopeePayLater allows consumers to acquire goods immediately while postponing the financial obligation. This mechanism can reduce the perceived immediacy of payment and may encourage consumers to focus

more strongly on current consumption than on future repayment obligations. The original study describes this condition as an illusion of purchasing power, in which the availability of instant credit may be perceived as additional spending capacity. It may also reduce the pain of paying because no full cash payment is required at the moment the purchase is made.

This result is relevant to previous studies included in the manuscript that examined Shopee PayLater and consumer behavior, including Julita and Idwal (2022), Felix et al. (2024), Ratnaningrum et al. (2024), and Yuliana et al. (2025). These studies demonstrate the continuing academic relevance of paylater facilities in explaining purchasing and consumption behavior among students, younger consumers, and digital-platform users.

The findings imply that ShopeePayLater should not be viewed solely as a payment facility. Its frequent use may also shape consumer decision-making by increasing access to short-term credit and reducing the immediate constraints normally associated with cash-based purchases. For Generation Z, repeated exposure to such facilities may therefore contribute to greater impulsive, excessive, or non-essential purchasing behavior.

### **The Effect of Ease of Payment on Consumptive Behavior**

Ease of Payment was also found to have a positive and significant effect on Consumptive Behavior, with a regression coefficient of 0.411 and a t-value of 4.246. This indicates that the easier consumers perceive the ShopeePayLater payment process to be, the greater their tendency toward consumptive behavior.

The result can be explained by the reduction of transaction barriers in digital payment systems. Simple interfaces, convenient payment procedures, flexible payment periods, accessibility, and efficient transaction processes reduce the effort required to complete purchases. The source document identifies ease of learning, ease of operation, interface clarity, access flexibility, and transaction efficiency as key dimensions of payment convenience.

In practical terms, greater payment convenience may shorten the consumer decision-making process. When transaction procedures become almost frictionless, consumers have fewer procedural obstacles that might otherwise encourage them to reconsider the necessity or affordability of a purchase. The original empirical discussion similarly explains that intuitive interfaces, flexible installment periods, and one-click transactions can accelerate purchasing decisions and potentially stimulate impulsive buying.

The relationship between ease of use and consumer behavior is also relevant to studies cited in the manuscript, including Astuti et al. (2024), Astuti and Dasman (2024), Rahmadhita (2025), and Putu et al. (2023), which place ease of use among the important variables examined in the context of paylater services and consumptive behavior.

### **The Simultaneous Effect of ShopeePayLater Usage and Ease of Payment on Consumptive Behavior**

The simultaneous test confirms that ShopeePayLater Usage and Ease of Payment jointly have a significant effect on Consumptive Behavior, as indicated by an F-value of 49.000 and a significance value below 0.05. The coefficient of determination of 0.513 further indicates that the two variables jointly explain a substantial proportion of the variation in Generation Z's consumptive behavior.

This result suggests that consumptive behavior in digital transactions is not only associated with access to BNPL credit but also with the convenience of using the payment system. Credit accessibility creates purchasing capacity, while payment convenience reduces procedural barriers to completing transactions. When these conditions occur simultaneously, consumers may find it easier to make purchases without immediate payment and with relatively little transaction effort.

The source document further indicates that this combination may weaken self-control in purchasing decisions and increase financial risks, including delayed repayment and financial pressure among young consumers. Nevertheless, because 48.7% of the variation in Consumptive Behavior remains unexplained by the model, future research should consider additional determinants such as financial literacy, income, peer influence, lifestyle, and self-control.

The results indicate that the behavioral implications of digital payment innovation extend beyond transaction efficiency. For Generation Z in Central Jakarta, greater ShopeePayLater usage and greater ease of payment are statistically associated with higher levels of consumptive behavior. Therefore, the benefits of convenient digital credit should be accompanied by stronger financial awareness and responsible spending practices, particularly among younger consumers.

## 5. Conclusion

This study concludes that the use of ShopeePayLater has a positive and significant effect on the consumptive behavior of Generation Z in Central Jakarta. The higher the intensity of ShopeePayLater usage, the greater the tendency of young consumers to engage in impulsive and excessive purchasing behavior. The availability of deferred payment facilities makes transactions more accessible and may reduce the immediate perception of financial burden. Ease of payment also has a positive and significant effect on consumptive behavior. Simple transaction procedures, flexible payment mechanisms, and convenient access can reduce purchasing barriers and encourage consumers to make faster purchasing decisions. This indicates that payment convenience is not only a functional benefit but also an important factor that can influence consumer behavior. Simultaneously, ShopeePayLater usage and ease of payment significantly influence the consumptive behavior of Generation Z in Central Jakarta. These findings demonstrate that the combination of accessible digital credit and convenient payment systems can strengthen consumptive tendencies among young consumers. Therefore, responsible use of BNPL services should be supported by adequate financial literacy, spending discipline, and self-control to minimize the risk of excessive consumption and financial difficulties.

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