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The BNPL phenomenon: Digital consumer communication and behavior in shopee paylater

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ABSTRACT

Background: Buy Now, Pay Later (BNPL) services experienced 125% growth in Indonesia in 2021-2022. It proves a fundamental transformation in consumer communication and fintech marketing communications, in which the platform's persuasive architecture and digital word-of-mouth communications shape the financial decisions of the younger generation. **Purpose:** The study examined consumers' experiences with Shopee PayLater (SPayLater) through a phenomenological approach, exploring utilitarian-hedonic motivations, impacts on shopping patterns and financial management, users' subjective experiences, and the socio-psychological factors that influence continued usage behavior. **Methods:** It employed Interpretative Phenomenological Analysis (IPA) with 20 active SPayLater users. Data were collected through in-depth, semi-structured interviews and digital observations. They were analyzed by integrating the Theory of Planned Behavior, Self-Determination Theory, and Hedonic-Utilitarian motivation theory, with triangulation of methods, sources, and theories. **Results:** The findings reveal a shift in consumption behavior from "buying by need" to "buying by want," with peer recommendation more persuasive than formal marketing communication. **Implications:** The research produces a Digital PayLater Consumer Communication Model (DPCCM) that explains the BNPL communication ecosystem through five components: platform communication strategy, social network influence, individual psychological mechanisms, behavioral consumption manifestation, and feedback loop dynamics. The research provides a significant theoretical contribution to the digital communication literature by producing a new framework for understanding how the dynamics of persuasive communication in the digital commerce ecosystem shape the financial decisions and consumption behavior of Indonesia's young generation.

Keywords: Buy now, pay later (bnpl); communication behavior; digital consumer communication; shopee paylater

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INTRODUCTION

Digital technology development has fundamentally transformed the landscape of commerce and consumer behavior. E-commerce in Indonesia has experienced exponential growth, supported by increasingly sophisticated digital payment innovations that facilitate transactions. One rapidly developing innovation is the "Buy Now, Pay Later" (BNPL) service. This payment system enables consumers to purchase goods or services now and pay later, either through installments or in whole (Husada et al., 2025). BNPL has become a global phenomenon, with significant growth across many countries, particularly among young consumers accustomed to digital transactions. Data show that BNPL transactions in Indonesia increased by 125% from 2021 to 2022, reaching Rp 41.8 trillion or 7.9% of total digital economic transactions. This rapid growth indicates that BNPL is not merely a temporary trend but rather a fundamental transformation in consumption behavior in Indonesian society.

The adoption of financial technology (fintech) in Indonesia has demonstrated significant development, evidenced by the success of digital payment platforms in shifting public habits from cash to non-cash methods (Santoso et al., 2023). The digitalization of financial services not only changes how people transact but also expands access to finance for segments of society previously underserved by conventional banking systems. Research in Asia-Pacific countries shows that digitalization of financial services offers significant benefits to low-income communities, with potential to drive financial inclusion and sustainable economic growth (Basnayake et al., 2024). In the Indonesian context, where many people still lack access to formal financial services, the presence of BNPL becomes highly relevant and strategically important.

Shopee PayLater (SPayLater) is one of the BNPL platforms that dominates the Indonesian market. Launched in 2018, this service had reached 8.7 million active users in early 2023, with 45% growth over the previous year. The popularity of SPayLater reflects a broader phenomenon: how digital technology transforms consumption patterns and financial behavior in Indonesian society, particularly among young millennials and Gen Z. Easy access, simple registration processes, and various attractive promotions make SPayLater a primary choice for consumers seeking to meet their online shopping needs.

From a digital communication perspective, the BNPL phenomenon represents a significant transformation in consumer communication and fintech marketing. Unlike conventional financial products, whose adoption is driven by formal marketing communications such as advertising and endorsements, BNPL adoption among Indonesian Gen Z is heavily influenced by digital word-of-mouth and peer recommendations on social media networks (Haroon et al., 2025; Thuy et al., 2024).

Marketing communication research indicates that social proof from peer groups is more persuasive than corporate communication in the context of products involving financial risk, particularly among younger generations who place greater trust in peer experiences when making financial decisions (Indriani et al., 2025). BNPL platforms such as SPayLater not only offer financial products but also design persuasive communication architectures through notification systems, promotional messaging, and gamification that systematically shape consumer behavior (Ang & Maesen, 2024). In the digital commerce ecosystem, communication is no longer merely the delivery of information but rather a persuasive mechanism embedded in platform architecture that shapes user decisions and behaviors, creating an illusion of control while driving sustained consumption (Kumar et al., 2024). Therefore, understanding digital consumer communication dynamics, how messages are constructed, transmitted through multiple channels (platform and interpersonal), interpreted subjectively, and result in consumptive behavior, becomes crucial for explaining the phenomenon of BNPL adoption and continued use.

However, the ease of BNPL access also raises serious problems that require attention. Data from the Financial Services Authority (OJK) in 2023 show that the non-performing loan (NPL) ratio for BNPL services reached 3.8%, higher than for credit cards, which was only 2.7%. This phenomenon indicates that although BNPL offers convenience and flexibility, it entails significant financial risks for users. The high NPL suggests that many users have difficulty making timely installment payments, which can lead to the accumulation of penalties and more serious financial problems. This condition is exacerbated by Indonesia's low financial literacy rate of only 38.08% according to OJK 2022 data (Maharani, 2023). Low financial literacy increases the risk of BNPL misuse and can trap consumers, particularly young people, in a complex debt cycle.

Recent research across various countries indicates that BNPL not only alters payment methods but also fundamentally reshapes consumer behavior. Kumar et al. (2024) found that BNPL services have a greater impact on consumers familiar with the products and highly interested in promotions, but a smaller effect on low-income and young consumers, who are the primary users of BNPL. A study on the shopping behavior of BNPL users in Dhaka City shows that they tend to shop more frequently, are more susceptible to impulse purchases, and more often buy essential items (Khan & Haque, 2020). Research on Generation Z in Saudi Arabia indicates that BNPL consumers exhibit higher online consumption than non-users (Abed & Alkadi, 2024)with the fintech services playing a crucial role in achieving these goals. Although previous research has explored consumer perceptions of novel fintech services, including Buy Now Pay Later (BNPL.

In Indonesia, Junadi & Sfenrianto (2015) found that e-payment use is influenced by ease of use, perceived reasonable prices, and social environmental encouragement. It is consistent with the Theory of Planned Behavior (TPB), which emphasizes the influence of social norms on behavioral intention (Ajzen, 1991). From a theoretical perspective, this research integrates three main frameworks to illuminate SPayLater use. The TPB explains how attitudes, subjective norms, and perceived behavioral control influence intentions and behavior regarding BNPL use. Self-Determination Theory (SDT) explores how basic psychological needs: autonomy (freedom of choice), competence (sense of capability), and relatedness (social connection) motivate service use (Widyarini & Gunawan, 2018). The Hedonic vs. Utilitarian Motivation theory distinguishes pleasure-based and emotional satisfaction motivations from practical-functional benefit motivations in BNPL use. There are four segments of BNPL users: Financial Optimizers (35%), Lifestyle Enhancers (28%), Emergency Funders (22%), and Credit Explorers (15%), but these segments have not been examined in depth with respect to the subjective experiences of each (Darmawati, 2022). Dartanto (2023) warns that BNPL exploits cognitive biases (present bias) that make individuals prioritize current satisfaction over future consequences.

A 2023 Youth Lab Indonesia survey of 5.000 respondents aged 18-25 found that 78% viewed BNPL as a "modern financial management tool" that helps manage cash flow, rather than merely as a credit facility. This perspective demonstrates a paradigm shift among young people in their views of consumer credit. Data show that 68% of users choose BNPL for the quick, easy registration process, 57% for flexible payment methods, and 52% for promotions with low interest rates. These statistics indicate that a combination of utilitarian motivations (ease and flexibility) and hedonic motivations (pleasure from discounts and promotions) drives the use of BNPL services.

Although numerous studies have examined the adoption of digital payment technologies, most focus on the initial adoption stage (Sasongko et al., 2021). With the increasing popularity of digital payments and growing user numbers, it is important to examine factors influencing continuance intention, not just initial adoption. A deep understanding of users' subjective experiences, sustained motivation, psychological and social impacts, communication patterns, and decision-making dynamics in BNPL use remains very limited. Qualitative research employing a phenomenological approach to explore the lived experiences of SPayLater users has not been widely conducted in Indonesia. Yet, this approach can provide deep insights into how users make sense of their experiences, interpret processes related to benefits and risks, the factors influencing continuance use decisions, as well as the challenges and ethical and financial dilemmas they face within Indonesia's

socio-cultural context.

The research gaps identified in this study include: (1) the absence of phenomenological research exploring the lived experience of SPayLater users in Indonesia in depth with an interpretative approach; (2) the lack of comprehensive analysis integrating the TPB, SDT, and hedonic vs. utilitarian motivation theories in the context of BNPL use in Indonesia; (3) insufficient understanding of how social communication influence, subjective norms, and interaction patterns in social circles affect continuance use decisions; (4) minimal research exploring deeply the challenges, risks, negative impacts, and ethical-financial dilemmas experienced by users within Indonesia's socio-cultural context with low financial literacy; and (5) limited studies providing practical recommendations based on user experience for service development., formulating protective yet innovation-supporting regulations, and designing effective financial education programs.

The purpose of this research is to examine in depth the experiences and preferences of consumers using BNPL services on SPayLater through a phenomenological approach. Specifically, this research aims to: (1) identify and analyze the primary motivations of consumers using SPayLater, both utilitarian (oriented toward practical benefits, efficiency, and cost savings) and hedonic (oriented toward pleasure, emotional satisfaction, and shopping experience); (2) explore the impact of SPayLater use on shopping patterns and personal financial management, including identification of emerging consumptive behavior, impulse purchases, or other financial habit changes; (3) understand users' subjective experiences regarding perceived benefits, challenges faced, and strategies they develop in using the service; (4) analyze consumer assessment of service features, user experience, data security, and billing process; and (5) identify and analyze social and psychological factors influencing decision-making and behavior of SPayLater use through the framework of TPB and SDT.

This research makes significant theoretical contributions to understanding digital consumer behavior in the fintech era in Indonesia by applying the interpretative phenomenological analysis (IPA) approach, which has not been widely used in BNPL studies in Indonesia. The integration of three theoretical frameworks, TPB, SDT, and Hedonic vs. Utilitarian Motivation, will provide a holistic and multi-dimensional understanding of the complexity of motivations, decision-making processes, and dynamics of BNPL user behavior. This research also enriches communication literature by examining the roles of interpersonal communication, subjective norms, and social influence in the adoption and use of digital financial technology.

If the BNPL phenomenon is not researched thoroughly, particularly from a communication perspective, there is a risk that this financial innovation will yield more negative impacts

than benefits. Without a comprehensive understanding of consumer habits, needs, and challenges, BNPL service development may not align with society's real needs. Regulations made without empirical foundations may be insufficient to protect consumers from manipulative or misleading persuasive communication practices. Without adequate education programs, society, particularly younger generations with low financial literacy, can develop unhealthy consumption patterns and face serious long-term financial problems. Thus, this research is a digital consumer communication study that uses the BNPL phenomenon as a case to examine how persuasive communication dynamics within the digital commerce ecosystem shape the financial decisions and consumption behaviors of Indonesian youth. The result provides a new theoretical framework for the digital marketing communication literature and consumer communication studies. Therefore, this research becomes crucial to ensure that the development of Indonesia's fintech ecosystem proceeds in a healthy, inclusive, and sustainable manner.

RESEARCH METHOD

This research employed a constructivist paradigm with an Interpretative Phenomenological Analysis (IPA) approach by Smith & Osborn (2015) to deeply understand the experiences of SPayLater users. IPA was selected because it focuses on the detailed exploration of how individuals make meaning of their personal experiences in an idiographic and hermeneutic manner (Alase, 2017). The research was conducted in Indonesia, with national coverage, from May to June 2025, to obtain a comprehensive representation of experiences across diverse geographic and cultural contexts.

Participants were selected through purposive sampling with the following criteria: (1) active users for a minimum of 6 months, (2) aged 18-40 years, (3) minimum of 10 transactions, (4) have used the installment feature, and (5) willing to participate in interviews. The number of participants was 15-20 people in accordance with IPA standards (Vasileiou et al., 2018), with the principle of data saturation.

Data were collected through semi-structured, in-depth interviews lasting 45-60 minutes per participant. The interviews focused on initial experiences, motivations, perceptions of benefits and risks, impacts on shopping behavior and financial management, and comparisons with other payment methods. In addition to interviews, this research employed digital observation of participants' social media activities with their consent, including discussions and reviews of SPayLater use, to validate and enrich the interview data.

To enhance the validity and credibility of the research, three types of triangulation were systematically applied. First, method triangulation was conducted by combining two different data collection techniques: in-depth interviews and digital observation. Interviews

Table 1 Characteristics of Research Informants

Informant	Code	Age	Gender	Status	Duration of SPayLater Use	Transaction Frequency
Informant 1	I-01	20	L	Student	8 months	3-5 times
Informant 2	I-02	21	P	Employee	10 months	6-8 times
Informant 3	I-03	22	L	Freelancer	12 months	10-12 times
Informant 4	I-04	23	P	Student	14 months	13-15 times
Informant 5	I-05	24	L	Employee	16 months	16-18 times

Source: Authors' own data, 2025

provided primary data on participants' subjective experiences, while digital observation provided additional context on how participants express these experiences in public spaces. This enabled the researcher to verify consistency between participants' interview statements and their public social media posts.

Second, source triangulation was applied by collecting data from various participants with diverse backgrounds, including variations in age (18-40 years), occupation (students, private employees, civil servants, entrepreneurs, freelancers, content creators, teachers, housewives), duration of use (8-24 months), transaction frequency (3-20 times per month), and geographic locations distributed across various Indonesian regions (Bandung, Jakarta, Bogor, Bekasi, Cilegon, Surabaya, Samarinda, Medan, Pontianak, Makassar, Batam). This diversity of participant characteristics enabled the researchers to obtain a more comprehensive perspective on SPayLater use, identify consistent patterns across groups, and simultaneously capture variations in experience arising from differences in socioeconomic and geographic contexts.

Third, theoretical triangulation was employed by integrating Self-Determination Theory (SDT) as the primary analytical framework for understanding intrinsic and extrinsic motivations of SPayLater users. SDT was applied to analyze how basic psychological needs autonomy (freedom in making financial decisions), competence (ability to manage payments and finances), and relatedness (social connection or environmental influence) affect user experiences and decisions in using BNPL services. This research also utilized the Theory of Planned Behavior (TPB) to examine attitudes, subjective norms, and perceived behavioral control, as well as the Hedonic vs. Utilitarian motivation theory to distinguish between pleasure motivations and practical benefits. However, for theoretical triangulation, SDT

became the dominant analytical lens, validating findings from multiple perspectives on user motivation and ensuring a deep and consistent interpretation of the phenomenon under study.

Data analysis followed the 6-stage IPA process from Smith et al., (2014): (1) reading and re-reading to understand the overall narrative, (2) initial noting with descriptive, linguistic, and conceptual coding, (3) developing emergent themes that capture the psychological essence of statements, (4) searching for connections using techniques of abstraction, subsumption, and polarization, (5) moving to next case ideographically with bracketing, and (6) looking for patterns across cases to identify consistent themes. With this comprehensive and systematic methodological approach, the research is expected to generate a deep understanding of the experiences, motivations, and subjective meanings that users attribute to SPayLater services and to provide theoretical and practical contributions to BNPL service development, digital financial regulation, and improved financial literacy in Indonesian society.

RESULTS AND DISCUSSION

This section presents the findings of the study based on in-depth interviews with 20 Shopee PayLater users. The informants consisted of students and workers with varying backgrounds, ages, pocket money or income, and lengths of time using SPayLater. The informants were aged 20-25 years. Their monthly allowances ranged from IDR 500.000 to IDR 5.000.000. To provide a clearer context for the experiences described, Table 2 presents the profiles of the research informants, who reflect the diverse characteristics of SPayLater users.

Moreover, the interview data were then analyzed qualitatively to identify key themes, specific patterns, and similarities and differences in the informants' experiences. The main themes and sub-themes that emerged from the analysis are summarized in Table 3 and discussed.

Recent studies indicate that BNPL users exhibit distinct shopping habits. Research in Dhaka City shows that BNPL users tend to shop more frequently, are more prone to impulsive spending, and purchase essential items more often, whereas less important items are purchased only occasionally (Khan & Haque, 2020). These findings align with the interview results in this study.

There are several main reasons people use SPayLater, the first being urgent or emergency needs. Most people began using it when they lacked cash or faced sudden or urgent needs. Informants 1 and 7 reported that this service was very helpful, particularly when they were short of money. Informant 2 also reported using it mainly for urgent needs, such as paying for electricity, water, and Wi-Fi before receiving the monthly salary. Informant 17 was interested, stating, "...because this feature offers loan funds that can be used when urgent needs arise." Informant 14 also used it in urgent situations or

Table 2 Profiles of Research Informants

Age	Status	Duration of SPayLater Use	Transaction Frequency/ Month
20	Student	2 years	7-8 times
23	Employee	4 years	5 times
21	Student	4 years	3-5 times
21	Student	2 years	3 times
22	Employee	2 years	6 times
23	Freelancer	4-5 years	5-8 times
23	Freelancer	2 years	1-3 times
24	Employee	3 years	2-3 times
22	Student	1 year	1-2 times
25	Employee	2 years	3 times
22	Student	2 years	3-5 times
21	Freelancer	5 years	4-5 times
22	Student	2 years	1 time
22	Student	2 years	2-3 times
21	Student	4 years	1-2 times
20	Student	3 years	7-10 times
22	Student & Freelancer	1 year	1-2 times
22	Student	3 years	4-6 times
21	Student	1 year	3 times
20	Student	2 years	10-15 times

Source: Primary research data from interviews (May-June 2025)

when wanting something.

Here, SPayLater can be understood as a "savior" for individuals facing financial difficulties. Because it is readily accessible and the process is simple, the service becomes the primary choice in emergencies. People no longer need to apply for loans from banks or other institutions, which often take much longer than SPayLater.

Second, SPayLater is easy and convenient. The swift and simple registration process is a significant attraction for many. According to

Table 3 Themes and Sub-Themes Identified from the Analysis

Main Themes	Sub-Themes	Descriptions
Motivation to Adopt SPayLater	Urgent/Emergency Needs	Used in cash shortage situations or urgent needs (electricity, water, Wi-Fi bills)
	Ease and Convenience	Simple registration process (ID card only), fast activation (24 hours), easy access
	Promotions and Economic Incentives	0% installments, registration dis-counts, free shipping, promotional offers
	Social Influence (Peer Influence)	Friend recommendations, peer group testimonials, and social con-formity pressure
	Instant Gratification	Desire to own items immediately without waiting for funds
SPayLater Usage Patterns	Daily Essential Needs	Purchasing routine needs (food, toiletries, skincare) through SPayLater
	Productivity Investment	Buying productive items (laptops, work equipment) using installment features
	Impulsive Purchases	Unplanned shopping for non-essential items (clothing, accesso-ries)
	Variation in Usage Frequency	Range from 3 times/12 months to 15 times/month
	Shift in Consumption Behavior	Transformation from “buying by need” to “buying by want”
Perceived Benefits	Financial Management Flexibility	Ability to manage cash flow, set aside money for future months
	Goods Accessibility	Ease of obtaining goods without waiting for salary
	Notification System Utility	Bill reminders help with timely payments
	Enhanced Perceived Financial Con-trol	Sense of having more control over financial decisions
Negative Impacts and Risks	Bill Accumulation	Bill accumulation due to excessive use, financial difficulties
	Psychological Burden	Stress, anxiety, feeling burdened when approaching due dates
	Account Lending Problems	Financial losses from lending ac-counts to irresponsible parties
	Negative Experiences with Debt Col-lection	Harsh collection approaches, intim-idation, threats to release personal data
	Confusion and Information Gap	Lack of understanding about inter-est, penalties, and payment mech-anisms
Platform Evaluation and Sugges-tions	Data Security Concerns	Reports of personal data leaks, contact from unknown parties
	Interface Optimization Needs	Suggestions for a clearer, more in-formative interface and infor-mation
	Reform of the Collection Process	Requests for more polite and hu-mane debt collection approach
	Young Consumer Protection	Recommendations for age limits and lower initial limits for new users

Source: Authors’ data analysis, 2025

Informant 1, "The Shopee PayLater registration process is quite easy. You only need to upload an ID card, then fill in personal data and submit a face photo for verification." Informant 3 added, "The process is easy; you only need to enter a phone number, then upload an ID photo and take a selfie. After that, in about 24 hours, your account is activated." Informants 2, 6, and 12 also reported that creating SPayLater was straightforward.

Third, SPayLater offers promotions, discounts, and easy installments. Such attractive offers are a reason for people's interest. Informant 1 was interested because "Shopee offers a credit limit feature that can be increased gradually," and felt helped because "every interest or additional fee charged is clearly shown from the start." Informant 3 was also interested because the initial installment interest was relatively low. Informants 4 and 6 reported choosing SPayLater because of discount promotions and easy, safe payment terms. Informant 5 was also attracted by the ease of paying installments of up to 12 months. Informants 6 and 8 were influenced by advertisements that offered 0% installments and free shipping, with Informant 6 stating, "Shopee PayLater offers 0% installments and is considered more economical than other payment methods."

Shopee is adept at marketing its services through various attractive promotions. This successfully attracts the attention of people seeking benefits but are reluctant to pay much. These promotions lead consumers to perceive that they gain more by using SPayLater than by paying in cash.

Fourth, individuals' use of SPayLater is influenced by friends and others around them. Many people use SPayLater because of recommendations from friends or other members of their social circle, like Informants 1, 5, and 9. Informant 3 also said that "...Many friends were already using Shopee PayLater and told me how it works." Informant 4 was also influenced, stating that their circle of friends often used the service. Informant 8 also saw testimonials from people already using SPayLater.

Social influence has been shown to play a significant role in the use of financial technology. Based on research on financial literacy and the Theory of Planned Behavior (TPB), subjective norms or the influence of close others, such as friends and family, can affect a person's intention to change their financial habits (Lajuni et al., 2018). Therefore, suggestions or recommendations from friends and family were a strong factor for many respondents in this study in choosing SPayLater. This means people trust the experiences of friends and others more than advertisements. There is also a high level of curiosity when they see others using it, and it appears effective. Recommendations from close contacts have a strong influence on getting people to try it.

Finally, some people use SPayLater not in emergencies but to acquire items immediately without waiting for funds. As Informant 3 stated, "The initial motivation was desire, not

need.*"* Informant 8 also said, "When feeling a need or interest in an item, so I can have it immediately without waiting for income the following month." This demonstrates the psychological effect of the BNPL system: consumers become accustomed to immediate gratification without having to wait or save first. This can shift shopping habits from buying out of need to buying out of desire.

Furthermore, how individuals use SPayLater varies with their personal needs and habits. First, many people use it to buy essential and urgent items. Informant 1 reported using it to purchase mobile data and food via ShopeeFood approximately 1-5 times per week over the month. Informant 2 used it to pay for electricity, water, and Wi-Fi, as well as to purchase clothing and daily necessities such as food. Informant 10 used it for daily needs, including toiletries, skincare, and other items, and for entertainment, such as purchasing game skins.

This indicates that SPayLater has become part of how people meet daily needs, particularly at the end of the month or when funds are low. They rely on it to quickly purchase necessary items.

Second, some people use installment plans to purchase relatively expensive goods, particularly those useful at work. Informant 5 purchased a laptop and other work equipment using SPayLater. Informant 19 also used it to support personal productivity. The ability to pay in installments allows individuals to buy essential items that might be difficult to afford if paid in full up front. This helps them obtain goods that can increase productivity without having to wait long or save first.

Third, there are negative impacts of this convenience, namely, the encouragement of impulsive purchases. Informant 2 said that they shop more often without thinking. Informant 3 also said, "It becomes harder to stop using Shopee PayLater because they are used to the convenience of the service and are more often tempted to buy items that are not really necessary." Informant 12 also acknowledged "impulsive purchases" of items such as clothing. Informant 20 said, "My shopping pattern changed drastically after using Shopee PayLater, from once every two months to weekly." This is a major issue with SPayLater, because transactions are easy and promotions are frequent. People are tempted to purchase items they do not need. As a result, bills accumulate and become burdens later.

Lastly, usage frequency varies from rarely to very often. Informant 1, for instance, typically completes 7 to 8 transactions per month. Informant 2 can use SPayLater up to 5 times a month. Meanwhile, Informant 19 uses it selectively, only about 3 times in the last 12 months. Informant 20 uses it most frequently, up to 10-15 times per month. These differences in frequency indicate varying levels of self-control and financial need. Those who use it very often generally face a higher risk of financial problems because bills can accumulate.

In general, most informants reported numerous benefits from using SPayLater, including improved financial management. Informant 1 said, "It's very helpful, especially when I am short on cash." Informant 5 considered that, "Shopee PayLater is very efficient in managing my cash flow." Similarly, Informant 6 felt the service "is very helpful in managing my finances, because I can set aside money for the following month after buying something." Informant 13 felt "flexibility in managing my money, even using it to invest my personal funds." Thus, SPayLater provides flexibility in financial management. This is particularly helpful for individuals with fixed salaries but inconsistent payment schedules, or for those who wish to allocate funds to other needs first.

In addition, the "PayLater" feature allows people to obtain goods immediately without having to wait for income. Informant 3 said, "It is easy to get the desired item, even though the money is not available until next month." Informant 9 then said, "Shopee PayLater facilitates access to items that are hard to purchase." This is the core benefit of SPayLater: it provides access to goods that may be unaffordable in cash at that moment, while also encouraging consumers to spend more.

The bill reminder feature greatly helps users avoid late payments. Informant 1 said, "It is very helpful to have notifications or bill reminders, because I am forgetful." Informants 3 and 4 also appreciated the convenience of payment reminder notifications in the Shopee app. These notifications are crucial for ensuring timely bill payments and reducing the risk of penalties. They also help reduce stress from the fear of forgetting to pay bills.

Despite many benefits, SPayLater also causes problems and negative experiences for some users. Excessive use can lead to financial problems. Informant 2 said, "Overuse causes bills to pile up and financial problems begin to appear." Informant 3 felt that spending increased and weighed on the mind. Informant 16 said, "When the due date comes, I often feel burdened." This is one of the biggest risks of SPayLater's convenience. If users do not manage their finances effectively, they may become trapped in a debt cycle that is difficult to escape, particularly when their income is unstable.

Research on consumer behavior using the TPB suggests the importance of understanding risk in financial decision-making, including investment and personal finance management (Shih et al., 2022). In this context, some respondents experienced financial difficulties due to their inability to control their use of SPayLater. They tend to keep shopping without considering their ability to repay later, which eventually leads to burdensome accumulated bills.

Some users also experienced problems when their accounts were lent to others who were irresponsible in paying. Informant 2 said, "I had a problem when my friend borrowed my

Shopee account to shop with Shopee PayLater, but did not pay the bill. In the end, all the bills became the account owner's responsibility." Informant 3 also experienced a similar situation when they lent their SPayLater account to a family member. Unfortunately, that person did not pay on time, so the responsibility fell on them. These incidents underscore the importance of educating individuals about the risks associated with lending personal financial accounts. Legal and financial responsibility remains with the account owner, regardless of who uses the account to make purchases.

SPayLater users also reported mistreatment by the collections department. Informant 2 was disappointed with the collection approach used by Shopee CS. They were rude, threatening, and even called family members with inappropriate terms and threatened to release personal data. Negative experiences with collections can damage an e-commerce site's reputation and increase psychological stress for those struggling to pay. Improvements are needed in the collection process to make it more polite and humane.

Some users were confused about how the process works, the interest rates, or the due dates at the beginning of use. Informant 4 reported confusion regarding the registration process and data security. Informant 7 felt confused about the payment scheme and due dates. Although registration is straightforward, understanding the features and associated risks may not be clear to everyone. This highlights the need for clearer, more comprehensive information that is accessible to everyone.

According to the informants, they wished to offer suggestions to improve the SPayLater service. There were concerns about personal data security. Informant 11 reported a data leak resulting from contact by unknown parties and suggested that user data security be given greater attention and strengthened. Data security is crucial in digital financial services. Such leaks can undermine consumer trust and pose dangerous risks of misuse. Regarding the information provided by Shopee, it is important to ensure that it is understandable to new users. Informant 1 stated, "The Shopee PayLater app interface should be made clearer and more informative. This will make it easier for new users to understand the system." Informant 12 also suggested further optimizing the app, as it currently feels heavy on their phones. A good user experience is essential, especially when the interface is easy to understand and the information is clear. This will help new users adapt and feel comfortable using the service.

Furthermore, Informant 2 hoped that SPayLater could improve its collection process to be more polite and humane. Every service should ensure that all interactions with users, including collections, are conducted politely and professionally to maintain a good image. To prevent overspending among Gen Z and teenagers, Informants 17 and 20 suggested that Shopee implement an age limit for users, as young people tend to be more consumer-

oriented and at risk of financial difficulties. These are important recommendations to protect consumers, particularly young people, who lead more socially oriented lifestyles and may lack sufficient financial literacy to manage credit effectively.

Recent research on BNPL adoption among Gen Z in Saudi Arabia shows a clear relationship between impulsive buying tendencies and the use of deferred payment methods. The study found that BNPL consumers tend to engage in higher levels of online consumption compared to non-BNPL consumers (Abed & Alkadi, 2024). Although previous research has explored consumer perceptions of novel fintech services, including Buy Now Pay Later (BNPL). These findings support the respondents' suggestions for tighter restrictions on young users.

The findings of this study can be systematically explained by integrating three complementary theoretical frameworks. First, the TPB explains the mechanisms underlying the formation of intentions and behaviors for using SPayLater. The theme "Adoption Motivation" directly connects with the three TPB constructs. 1). Attitudes toward the behavior are reflected in the subthemes of ease, convenience, and financial benefits, which informants perceive positively. Users perceive SPayLater as a beneficial solution to overcome liquidity constraints and obtain goods more easily. 2). Subjective norms are manifested in the sub-theme of social influence, in which recommendations from friends and family are a more determinative factor than commercial advertising (Lajuni et al., 2018). Social pressure to follow peer-group practices strongly shapes intentions to use BNPL.3). Perceived behavioral control is influenced by the ease of the registration process and service accessibility, which makes users feel they have complete control over BNPL usage decisions. However, this perceived control is an illusion: users feel free to choose, whereas BNPL mechanisms are designed to encourage continued use.

Second, SDT explains the dynamics of intrinsic and extrinsic motivation in the themes "Usage Patterns" and "Perceived Benefits." The theory emphasizes three basic psychological needs. 1). The need for autonomy is met through flexibility in determining payment schedules and methods, thereby providing a sense of financial freedom. Users feel they have choices and control over their purchase decisions. 2). The need for competence is met when users feel successful in managing finances and leveraging installment systems to enhance productivity, with each successful transaction and timely payment reinforcing a sense of competence. 3). The need for relatedness has a paradoxical aspect: on the one hand, it strengthens bonds with BNPL-using peer groups, while on the other, it creates social pressure to continue shopping to avoid falling behind peers. This paradox explains why some informants find it difficult to discontinue use of the service despite financial constraints. The need for social relatedness continues to drive shopping

behavior.

Third, Utilitarian-Hedonic Motivation explains the shift in consumption behavior within the "Usage Patterns" theme. 1). Utilitarian motivations dominate initial use (essential needs and productivity investments). Users initially use BNPL as a functional tool to meet daily needs and increase productivity. 2). Hedonic motivations strengthen over time through mechanisms of instant gratification and promotional seduction. The finding that some informants transitioned from "buying by need" to "buying by want" confirms that BNPL features activate psychological reward systems that drive impulsive purchases. Research by Abed & Alkadi (2024) on Gen Z in Saudi Arabia reinforces these findings, showing a correlation between BNPL use and increased online consumption and impulsive behavior.

The theme "Negative Impacts and Risks" can be interpreted as a failure of self-regulation mechanisms, as predicted by all three theories. From a TPB perspective, when perceived behavioral control does not match actual behavioral control, users experience an illusion of control, which leads to overspending (Shih et al., 2022). Users feel in control of purchase decisions, whereas BNPL mechanisms are systematically designed to encourage excessive use. From an SDT perspective, external pressures (social and promotional) override intrinsic motivations for careful financial management. The need for social relatedness and instant gratification dominates, while the need for long-term financial control is neglected. Then, from a consumer motivation perspective, hedonic dominance without utilitarian control mechanisms creates an unsustainable consumptive cycle, resulting in financial problems and psychological burden.

Based on an in-depth analysis of 20 informants' experiences and theoretical synthesis, this study proposes the Digital PayLater Consumer Communication Model (DPCCM), which explains the complex ecosystem of communication and interaction in the use of BNPL services. The model represents a new theoretical contribution that fills gaps in BNPL literature by offering a comprehensive understanding of how digital and interpersonal communication shape consumer behavior.

The first component includes the communication strategies used by the SPayLater platform to attract and retain users.1). Ease-of-access messaging: The platform emphasizes simple registration and rapid activation across all communications (ID card only; activation within 24 hours). 2). Promotional framing: Offers of 0% installment plans, discounts, and free shipping frame BNPL as an economical and advantageous option compared to conventional payment methods. 3). Notification system: Continuous notifications send bill reminders and new promotions, maintaining top-of-mind awareness and encouraging repeat use. 4). Credit limit gamification: Gradual increases in credit limits create a sense of achievement and encourage users to use the service more

intensively in an attempt to reach higher limits.

The second component explains the crucial role of social networks in the processes of adoption and habituation. 1). Peer recommendation: Recommendations from friends become the most effective communication channel, perceived as more trustworthy than official ads because they are seen as authentic endorsements. 2). Testimonial sharing: Existing users share positive experiences with peer groups, forming new subjective norms that encourage adoption among non-users. 3). Social conformity pressure: Individuals feel compelled to adopt BNPL to avoid being perceived as "left behind" or "different" within their social environment. 4). Community validation: BNPL use serves as a marker of a young, tech-savvy, and financially flexible identity, thereby adding psychological appeal.

The third component identifies users' internal psychological processes. 1). Perceived financial autonomy: A perception of having greater control over personal finances despite objectively higher risk, with users feeling more "powerful" because they can make purchase decisions without immediate financial constraints. 2). Instant gratification orientation: A shift from delayed gratification to immediate consumption, with BNPL systems training users to expect instant satisfaction rather than saving or waiting. 3). Cognitive rationalization: Justification of non-essential purchases with arguments of "need" or "productivity investment," even when the reality is hedonic desire. 4). Financial anxiety-relief mechanism: Using BNPL as a coping strategy for liquidity constraints and financial anxiety, creating a cycle of psychological dependence. 5). Impulsive decision-making pattern: Lowered thresholds for purchase decisions because there is no immediate visual cash outflow to remind users of the cost of purchase.

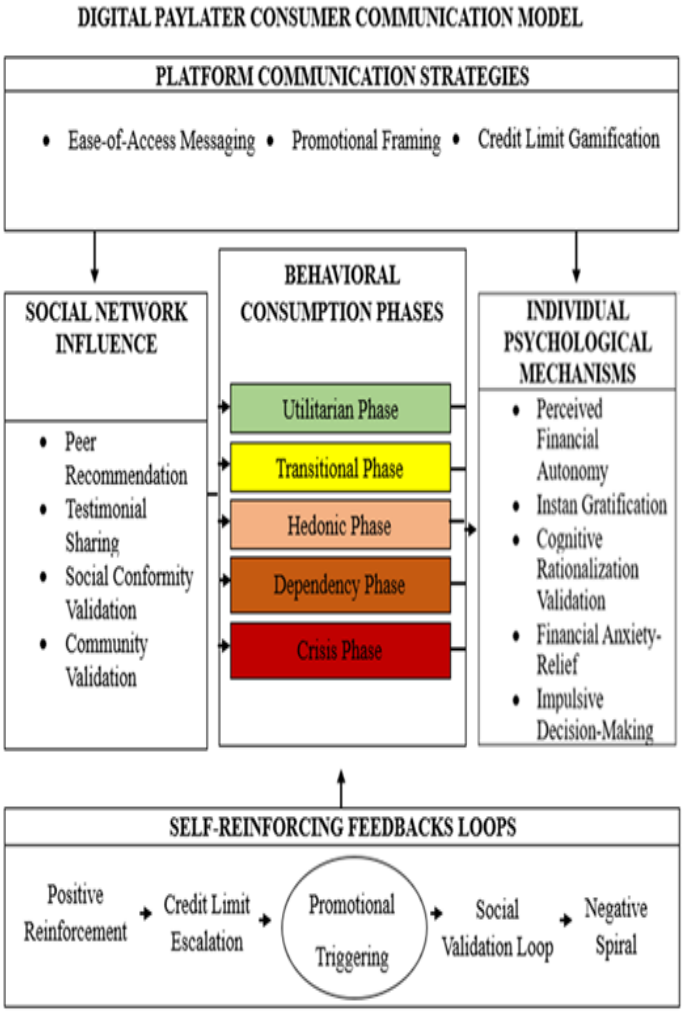
The fourth component describes the behavioral manifestations of the previous three components and identifies five progressive phases. 1). Utilitarian Phase: Initial use for essential and emergency needs (paying for electricity, food, and daily necessities).2). Transitional Phase: Expansion into productivity purchases, where users buy expensive items (laptops, work equipment) with the justification of increased productivity.3). Hedonic Phase: Increased impulsive purchases of non-essential items (clothing, accessories, entertainment) not in the initial financial plan. 4). Dependency Phase: Difficulty shopping without BNPL, with usage frequency increasing drastically (from 1-5 times/month to 10-15 times/month), and a weekly purchase rhythm. 5). Crisis Phase: Bills accumulate, financial problems arise, psychological burden increases (stress, anxiety, insomnia), and users feel trapped and desperate.

The fifth component explains how the BNPL system creates a self-reinforcing cycle. 1). Positive reinforcement loop: Each successful use (e.g., on-time payment, satisfactory receipt of goods) strengthens confidence to use again, thereby deepening the habit. 2). Credit

limit escalation: Limit increases after routine payments create an illusion of greater financial capacity, encouraging transactions of higher nominal value. 3). Promotional triggering: Continuous promotional notifications reactivate the desire to shop, preventing a "cooling-off period" in which users might conduct a rational evaluation. 4). Social validation loop: Sharing positive experiences with friends creates more new users, reinforcing the social norm that BNPL is a reasonable and recommended choice. 5). Negative spiral: When financial problems arise, users intensify BNPL use to cover unmet needs, worsening the financial situation exponentially.

Based on these findings, the researchers proposed a new model, namely the Digital PayLater Consumer Communication Model (DPCCM), which offers several novel aspects. 1). Multi-level integration: The model integrates analysis at three different levels, platform level (communication strategies), interpersonal level (social influence), and individual level (psychological mechanisms) within one holistic framework. 2). Focus on communication: Unlike most BNPL literature that focuses on financial or technological factors, this model emphasizes persuasive communication dynamics as the primary driver of sustained and problematic use. 3). Temporal progression: The model recognizes that BNPL use is not a static condition but a dynamic process with distinct phases, ranging from initial utilitarian use to a final crisis. 4). Feedback loop explicitation: The model explicitly explains how BNPL systems are designed (intentionally or not) to create feedback mechanisms that deepen habituation and dependence. 5). Communication psychology lens: The model applies a communication psychology lens to BNPL, offering a new perspective on how persuasive design and messaging contribute to overconsumption

Practical implications of the Digital PayLater Consumer Communication Model include. 1). Platform Level: Platforms need to design a responsible communication framework that balances promotional messaging with financial literacy education, including: (a) clear warning messages about overspending risks, (b) conservative default limits for new users, (c) a mandatory cooling-off period before large transactions, and (d) transparent communication about how credit limit escalation works. 2). Regulatory Level: Regulators need to oversee not only financial aspects but also persuasive communication tactics that can trigger overconsumption, including: (a) disclosure requirements about notification mechanisms and promotional strategy, (b) restrictions on promotional intensity and frequency, and (c) mandatory pre-approval financial assessments to prevent lending to high-risk users. 3). Consumer Level: Consumers need to develop critical digital literacy to understand the persuasive communication mechanisms behind BNPL convenience, including: (a) awareness of psychological triggers leveraged by platforms, (b) self-monitoring habits such as tracking spending frequency and amount,



source: Developed by the authors based on empirical findings, 2025

Figure 1 Digital PayLater Consumer Communication Model (DPCCM)

and (c) setting personal limits before impulse buying opportunities arise. 4). Educational Level: Financial education needs to integrate an understanding of behavioral economics and communication psychology in fintech contexts, where modern financial literacy should include: (a) understanding how persuasive design influences financial behavior, (b) recognition of cognitive biases that facilitate impulsive consumption, and (c) practical skills for resisting social pressure and promotional tactics.

Figure 1 model is an interactive system with five interlinked components. Arrows indicate bidirectional flows of influence, indicating that components do not function linearly but rather within complex feedback cycles. The central behavioral consumption phases illustrate the temporal evolution from initial use to problematic use. The feedback loops below depict mechanisms that deepen engagement and habituation. The promotional triggering loop is highlighted because it represents the core communicative mechanism through which platform-generated messages

repeatedly activate consumer attention, emotional arousal, and behavioral response. It makes it the most direct link between digital communication strategies and sustained BNPL consumption behavior. Meanwhile, the gradient color scheme, ranging from green (positive/utilitarian) to red (negative/crisis), indicates the trajectory from beneficial to problematic usage.

CONCLUSION

This study fulfills its research objectives by showing that Shopee PayLater use is structured by a temporal shift in consumer motivation and communication influence. Initial adoption is predominantly utilitarian, driven by ease of access, liquidity management, and promotional efficiency. However, continued use is increasingly shaped by hedonic impulses, peer-mediated communication, and platform-based persuasive cues. Empirical evidence indicates a transition from need-oriented purchasing to desire-driven, impulsive consumption, accompanied by increased transaction frequency, mounting financial obligations, and psychological strain. Crucially, interpersonal communication within peer networks exerts greater influence on usage decisions than formal platform marketing, while perceived behavioral control frequently functions as an illusion that delays users' awareness of financial risk.

Building on these findings, this study introduces the Digital PayLater Consumer Communication Model (DPCCM). This novel contribution conceptualizes BNPL use as a communication-driven behavioral system rather than a static payment choice. The model integrates platform-level persuasive design, interpersonal social validation, and individual psychological regulation into a single dynamic framework that explains how repeated exposure to promotional messaging, peer endorsement, and feedback mechanisms progressively normalizes intensive BNPL use. This model advances existing BNPL scholarship by explicitly theorizing how communication architecture and social interaction transform short-term financial convenience into sustained consumptive behavior.

The study yields differentiated, evidence-based recommendations for multiple stakeholders. For consumers, the findings indicate that effective self-regulation emerges not from financial intention alone but from the ability to recognize and interrupt persuasive communication triggers. In particular, peer endorsement and real-time promotional cues limit transaction frequency and decouple BNPL use from non-essential consumption. For Shopee, the results indicate the need to recalibrate communication strategies by using adaptive credit limits, restrained notification intensity, and interface designs that make cumulative financial exposure continuously visible. At the policy level, the evidence supports regulatory approaches that extend beyond interest rate control to include oversight of persuasive digital communication practices.

It ensures that BNPL innovation does not rely on behavioral reinforcement mechanisms that systematically amplify consumer risk.

These findings indicate that the sustainability of BNPL services depends on how communication practices, platform design, and regulatory frameworks interact in shaping consumer behavior. The empirical evidence suggests that, without constraints on persuasive communication intensity and feedback-driven reinforcement, BNPL use tends to escalate from situational convenience to habitual dependence, particularly among younger consumers. Consequently, the governance of BNPL services should consider communication-based risk factors alongside financial indicators. It is hoped that persuasive design and social validation mechanisms are recognized as integral components of consumer protection in digital credit ecosystems.

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