

**GET IT FAST, PAY IT LATER: ANALYSIS OF PAYLATER FEATURES AS A SUPPORT OF  
THE GENERATION Z LIFESTYLE**

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**ABSTRACT**

The paylater feature is a new combination from the times. Currently, paylater is part of the transaction that is popular with many groups, one of which dominates is the younger generation. This transaction is considered practical because it is able to grant the wishes of its users quickly and with minimal obstacles. This study aims to analyze the existence of the paylater feature among Generation Z in fulfilling lifestyles in this modern era. The method used is a qualitative descriptive method or a method that is included in the type of literature research where the authors retrieve data through written data sources and other related sources. The concept of "buy now pay later" in this feature makes it easy for its users to make payments in buying and selling, especially buying and selling online. As time goes by, the lifestyle of Generation Z will continue to improve. This is what makes Generation Z the best target for the presence of the paylater feature, considering that the younger generation has a fairly high level of consumerism. Therefore, this article aims to discuss the existence of paylaters as a support for the lifestyle of Generation Z today. The results of this study indicate that paylaters bring convenience, especially among Generation Z, to be able to quickly grant their wishes at any time, so that paylaters are the best option to support the lifestyle of Generation Z, which is increasingly heterogeneous.

**Keywords:** Paylater, Generation Z, Lifestyle

**ABSTRAK**

*Fitur paylater merupakan kombinasi baru dari perkembangan zaman. Saat ini paylater menjadi bagian dari transaksi yang digemari banyak kalangan, salah satu yang mendominasi adalah para generasi muda. Transaksi ini dinilai praktis karena mampu mengabdikan keinginan para pengguna nya secara cepat serta minim hambatan. Penelitian ini memiliki tujuan untuk menganalisa eksistensi fitur paylater di kalangan Generasi Z dalam memenuhi lifestyle di era modern ini. Adapun metode yang digunakan adalah metode deskriptif kualitatif atau metode yang termasuk kedalam penelitian jenis kepustakaan dimana penulis mengambil data melalui sumber data tertulis serta sumber terkait yang lainnya. Konsep "beli sekarang bayar kemudian" pada fitur ini memberikan kemudahan kepada para penggunanya untuk melakukan pembayaran dalam jual-beli, khususnya jual-beli online. Seiring berkembangnya masa, gaya hidup para Generasi Z akan terus meningkat. Inilah yang membuat Generasi Z menjadi sasaran terbaik atas hadirnya fitur paylater mengingat generasi muda mempunyai tingkat konsumerisme yang cukup tinggi. Oleh sebab itu tulisan ini bertujuan*

*untuk membahas mengenai eksistensi paylater sebagai penunjang gaya hidup Generasi Z di masa sekarang. Hasil dari penelitian ini menunjukkan bahwa paylater membawa kemudahan khususnya pada kalangan Generasi Z untuk dapat mengabulkan keinginan mereka kapan saja secara cepat sehingga paylater dijadikan opsi terbaik untuk menunjang gaya hidup generasi Z yang semakin heterogen.*

**Kata kunci:** Paylater, Generasi Z, Lifestyle

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## A. INTRODUCTION

Technological developments have led to many influences for all of its users, one of which is most felt today is the ease of transactions. Referring to a journal that discusses information systems and management, there are two variables that will influence someone in using technology, namely; a view with perceived usefulness and a view of perceived ease of use (Tony Sitinjak 2019). Even the payment system for transactions is currently very diverse. Payment systems that originally relied on cash or bank credit cards are now being replaced by the emergence of the term fintech (financial technology). The definition of financial technology can be interpreted as one of several technological innovations in serving financial transactions. Based on the regulations set by Bank Indonesia Number 19/12/PBI/2017 regarding the application of financial technology, it is said that financial technology is the use of technology in a financial system that is thought to be capable of producing products, services, technology and forms of new business models that will have an impact in monetary stabilization, financial system stability and efficiency, smoothness, security and reliability of payment systems (Gubernur Bank Indonesia 2017). This financial technology comes as an innovation from technological updates which will then produce new business models, various applications, processes and even products that have a material effect that will be related to financial service providers (Rinaldi, Nova, and Mumpuni 2021). Financial technology will follow needs and habits. humans who need convenience and shortcuts for various matters (Narasati 2020).

Financial technology gave birth to payment features that make it easier for users to delay payments. Buy now but pay later, the convenience of delaying payments can be enjoyed through the paylater feature. The paylater feature makes it easy for someone to buy something quickly and concisely but with a payment system that is set later within a pre-agreed timeframe. Paylater is a transaction concept similar to a credit card where later users make transactions on platforms such as e-commerce where payments will be made in installments or paid off immediately at the due date. It's just that what distinguishes between the two is the form and conditions. The event of the presence of this paylater feature is an illustration as a manifestation of the formation of changing patterns of public consumption. Initially, people's consumption patterns were based on conventional or face-to-face patterns, which have now changed to shopping patterns through online features (Maulida 2021).

The advantages offered by this paylater feature besides being easy and fast also provide an opportunity for users to be able to borrow funds without using a bank account. Paylater service features have sprung up and are offered by digital platforms that have collaborated with third parties as service providers for installment services (Cahyadi 2021). Paylater is simply defined as a payment method based on credit services by using a bailout system in advance from a paylater application company for its user bills at merchants. Later the users will make payments on bills to the paylater application company according to a predetermined payment deadline. For example, within a period of 14 or 30 days (Wafa 2020).

This is the background for many people to join this feature. One of them is Generation Z. This feature is considered as their savior in granting their needs and desires without taking a long time. Not only that, the presence of this paylater also has an effect as a strategy that will be used by e-commerce to attract customers. Between paylater features and e-commerce companies have a close relationship with one another. E-commerce platforms that work together to offer products using the paylater feature will invite consumer interest to make purchases even with payment delays (Pratika et al. 2021).

In a study it was stated that the millennial generation and generation Z are recorded as the most paylater users. Based on a survey conducted by the Katada Insight Center with Zigi, it was noted that Millennials and Generation Z tend to choose paylaters as a transaction method (Setyowati 2022). The survey with 5,204 respondents stated that 67.8% of Generation Z tend to choose to make payments via digital wallets, also known as e-wallets, such as GoPay, OVO, ShopeePay, DANA and LinkAja. Of the 67.8%, 13.8% were respondents who used credit and paylater facilities. This percentage is considered fantastic when compared to users who use other payment methods considering the possibility that paylater users will definitely increase in the future.

It's no longer a secret that the benefits offered by Paylater are the same as credit cards. It's just that the popularity of credit cards can be rivaled by paylaters because they are supported by advances in payment system technology in superior e-commerce which are already very well known such as Tokopedia, Shopee, Lazada, Traveloka, Gojek, Bukalapak, Blibli, JULO, Kredivo, Akulaku and other applications that are capable of facilitating the public to use digital credit cards. The simple concept offered by this paylater is actually to fulfill individual needs and desires without having to wait for sufficient funds. This is the reason why paylater is the most popular payment alternative, especially among Generation Z.

Lifestyles that are increasingly heterogeneous day by day require Generation Z to race to meet all their needs and desires. Starting from the need for clothing to other needs that are considered not too urgent, even now they can be fulfilled thanks to the presence of the paylater feature. Because of the convenience offered by this paylater feature, coupled with the consumptive nature of Generation Z in today's modern era, it actually makes Generation Z even more complacent. They are tempted by the "pay later" facility offered by the paylater feature so that in some cases they are unable to pay bills that have

expired. As a result, if bills that have expired are allowed to pile up, the number of payments that must be paid will increase.

Actually, an understanding of good paylater features is really needed so that users avoid debt bondage or installments that are wrapped around. If the paylater feature is used with care, this feature can encourage increased financial inclusion in a country, especially Indonesia (Prastiwi and Fitria 2021). For this reason, based on the discussion described earlier, researchers will examine the paylater feature. This study aims to determine how much influence the paylater feature has in supporting the lifestyle of Generation Z. Not only that, this research will also discuss the existence of paylater in the modern era like today.

## **B. RESEARCH METHOD**

This study uses a qualitative descriptive method or is included in the library research type where the author will collect data through written data sources by collecting various scientific references through books, journals that are national or international scale, reports, results of a research, and other related sources. As for the data collection technique used in this study, it was carried out by means of a literature study on the opinions of several sources regarding the existence of paylaters in supporting the lifestyle of Generation Z. The results of the literature obtained are that the existence of paylaters is very influential in supporting the current lifestyle of Generation Z. Like the prima donna, the paylater feature makes it easy for Generation Z to be able to buy the items they need and want without having to consider the amount of funds first.

## **C. RESULTS AND DISCUSSION**

### **The Beginning of the Digital Payment System the Birth of the Paylater Feature**

Payment in the general range can be interpreted as a transfer of some amount of money from the first party, namely the paying party to the second party, namely the receiving party. In full, the payment system is a form of mechanism for a fund transfer activity, which in this case consists of two figures or even more. In this digital payment system, money processing and storage will be carried out and then money will be received in the form of digital information. The process of transferring money will then be analyzed using electronic payment instruments (Tarantang et al. 2019). The main components that govern this digital payment system are the existence of a money transfer application, infrastructure that accommodates the network, as well as regulations and procedures that are useful for ordering the use of the digital payment system itself (Trihasta and Fajaryanti 2008).

Payment systems are currently present in an increasingly diverse line with the relatively rapid development of technology. People who generally pay for something have to go to the cashier's counter to make payment activities. With the development and innovation of this payment system, payment activities have become much easier and more

efficient. As of now, there are more than a hundred kinds of payment systems that are provided digitally. The payment system that was originally done manually has now switched to an online media intermediary based. This online-based payment system can be called e-payment (Rahardja, Aini, and Thalia 2018). Online-based payments or e-payments are often used in e-commerce businesses that are supported by digital devices. The advantage of e-payment itself is that it can be used for payment activities that have different distance ranges between users. No matter how far there is to be traveled, this online payment is able to break the face to face concept of sellers and buyers because online payments can be made anytime and anywhere.

This digital method of payment system is part of payment activities carried out between bank-based business owners or in the form of public services. The way to make digital payments is to use a trendy communication technology network supported by the internet (Ming-Yen Teoh et al. 2013). This electronic payment system can be categorized into; (1) online-based transactions using a credit card which implies a merchant, several consumers, a place for bank check transactions, a merchant bank (acquirer) or in the form of a consumer bank (issuer), (2) a digital wallet that is useful as a repository for urgent personal data related electronic payments, (3) electronic money officially issued by banks to store funds, (4) online stored value systems which are a form of electronic payment technology intended for payment to a merchant based on the nominal stored, (5) a balance system digital grouping which aims to make it easier for consumers to make payments in an e-commerce to then be accumulated at a predetermined time limit, (6) a digital-based checking payment system that is part of online transaction payments. (7) mobile payment systems, namely a transaction process via a gadget or smartphone.

Departing from this digital payment, the paylater feature is presented. The existing revolution describes changes in the payment system from time to time. Before the development of technology, the payment system was only done face to face and then slowly moved to use the digitization system. Not long after the launch of the digital payment system, online payments are now being developed to make it more practical. The paylater feature comes as a result of the development of digital-based payment systems. Connoisseurs of the paid feature have recently counted very much because considering that this feature provides benefits that really help its users in providing easy transactions. Changes that can be said to be quite extreme and this pace can actually provide an opportunity for someone to be more adaptable to advances in technology.

### **The Existence of Paylater as a New Payment Scheme in the Modern Era**

The paylater feature, or in its current abbreviation, is called BNPL (buy now, pay later). a form of credit card that allows its users to pay in installments. This loan facility in the paylater feature is often referred to as a credit limit, which is the maximum credit limit that is usually provided by a financial institution or a particular company with the aim of providing the accuracy of a credit agreement or the maximum credit card usage. There are

several applications for credit providers without a credit card that you can choose from, including (NP 2022) :

1. Shopee Paylater

This application is a first-tier application with an average number of visitors in 2022 reaching 131.3 million visitors per month (Ahdiat 2022). In the practice of the paylater feature, Shopee offers loan limits ranging from IDR 750,000 (seven hundred and fifty thousand rupiah) to IDR 3,000,000 (three million rupiah), but under different conditions, the limit can increase up to IDR 50,000,000 (fifty million) if the user is at a high loyalty rating. Shopee Paylater has set a handling fee of 1% per transaction made by each user, and has set payment terms of 5% of the invoice amount if there is a delay in payment. The time range offered starts from 1 month to 12 months. To be able to enjoy pay later services on this Shopee platform, there are several conditions that must be met, such as; required to have the status of an Indonesian citizen who is at least 17 years old, already has an Identity Card (KTP) and several other predetermined conditions. Special requirements regarding this Identity Card (KTP) are that it can only be registered once to activate the Shopee paylater feature (Jannah and Musadad 2021).

2. Lazada Paylater

Lazada paylater is said to be an application that offers a paylater feature with a fairly high limit because this application implements a credit screening system (Pradana 2023). The limit set by Lazada paylater starts from IDR 1,500,000 (one million five hundred thousand rupiah) up to IDR 5,000,000 (five million rupiah). The interest provisions on Lazada paylater are 0% if repayment is made within thirty days or can be set at 2.95% per month with a credit tenor of 3.6 for two months.

3. Akulaku Paylater

Unlike the two applications above, Akulaku Paylater can actually be used for payments in online or offline methods but still does not use credit card facilities. Akulaku paylater can be said to be one of the best paylater applications because it provides a fairly long tenor, namely within a span of fifteen months. Not only that, the limit offered also reaches IDR 15,000,000 (fifteen million rupiah).

Based on some of the explanations regarding the paylater application above, as the name implies, this paylater feature provides an opportunity for consumers to be able to take advantage of temporary services and repairs on the pretext that they can pay at the end of a predetermined expiration date. The existence of this paylater feature allows for consideration to arise between online-based shopping companies and finance companies based on peer to peer lending (Pratiwi, Putri, and Miru 2020). Peer to peer lending itself is translated as a lending and borrowing service based on information technology that forms a forum or company that will bring lenders together with loan seekers (Aulianisa 2020).

The paylater feature in the modern era appears as if it is a human savior in fulfilling unlimited desires. Whether or not, thanks to the paylater someone will quickly get the desired item but with the payment process that is made at a later date within a



predetermined timeframe. Apart from being reliable in fulfilling wants and needs expressly, this feature can also be relied on for various needs, such as providing a pay later facility to get around both within and outside the city, purchasing food through digitization media, to other consumption that supports individual daily needs and desires.

Judging from several outstanding paylater applications, the average requirement that must be met to be able to enjoy this feature is that users only spend capital in the form of filling in personal data, personal selfies, photos of identity cards (KTP) and various other supporting forms, depending on the provisions what online application to use. The registration process to be able to enjoy the paylater feature is also fairly easy and concise, users don't need to spend as much time as wanting to register in a credit card application. These are most of the advantages offered by the paylater feature. This ease and dexterity is the main attraction for attracting so much attention from various groups, especially Generation Z.

If the paylater feature is viewed in terms of the legal aspects of the agreement, there are several parties that will be involved in this paylater feature agreement. The parties mentioned are legal subjects who carry rights and obligations in general. Among them:

1. Consumers

Consumers will act as loan recipients, namely people who are interested in buying a number of goods or services but have limitations in making payments quickly. If a consumer ultimately buys goods/services in cash, then his status will change to that of a debtor.

2. Paylater service provider

Paylater service providers are subjects who act as lenders. In this case, a company will offer to sell goods and even services through a paylater payment scheme. Conveniently, these service providers can be referred to as creditors.

3. Financial Technology (fintech)

With the existence of fintech, it will play a role as a custodian of money lending services based on information technology. It is this party who will distribute the loan and will collect the loan that has been borrowed.

### **Paylater as an Alternative Lifestyle Support for Generation Z**

The buy now, pay feature recently seems to have grown into a trend enjoyed by many groups, especially Generation Z. Various e-commerce to marketplaces are intensively showing each other the advantages of this feature so that customers are interested in using this credit card-free facility. Generation Z is an easy target in carrying out this buy now pay later trend. Generation Z who is in a period of searching for identity will be easily influenced by playgroups and their reference groups when making a purchase.

Generation Z is a generation that grows through science and technology, namely not far from technology, the internet and social media which sometimes lead to stereotype domination as technology addicts, anti-social and even fighters for social justice (Insider

2019). This problem is considered to have succeeded in producing a hyper-cognitive generation that feels very comfortable with gathering as many references as possible sources of information and integrating experiences both online and offline (Francis and Hoefel 2018). Generation Z is the post-millennial generation born between 1996 and 2010 (Purnomo et al. 2019).

Leaving aside the issue of lifestyle among Generation Z in the modern era, it is only natural that if human desires are getting higher and unstoppable, then a person's consumption level will also be higher. Even at the worst possibility because the desire is too peaked to fulfill this increasingly diverse lifestyle, a person is able to do anything for the sake of the fulfillment of these individualistic desires. Lifestyle or modern lifestyle is called lifestyle can be seen from the behavior carried out by individuals such as activities to obtain or use goods and services, including the decision-making process in determining these activities. Consumers who have high purchasing power and are supported by the availability of free time and money can trigger impulse purchases (Darma and Japariato 2014). This paylater feature has more or less answered various mounting questions, where connoisseurs of this paylater feature feel that paylater is a savior for them when limited funds approach but their wants and needs must be fulfilled immediately.

High lifestyle can be influenced by factors that come from within and outside of an individual (internal and external). This internal factor includes several things, namely; (1) attitude: is a state of the individual's soul that has been prepared to respond to an object, (2) experience and observation: will affect individual behavior which then forms a view of an object, (3) personality: the characteristic form of a person who becomes the difference between individuals and other individuals, (4) self-concept: contains the relationship between a consumer's self-concept and the brand image, (5) motive: encouragement that arises because of the presence of a prestige (prestige), (6) perception: a process in organizing, selecting and interpreting information which then forms a picture (Angela et al. 2020)

On the other hand, some of Generation Z actually take advantage of this paylater feature as a place to improve their lifestyle so that it gives the impression of hedonism. Choosing to buy the things you want rather than buying the things you need with the sole purpose of wanting to look cool and up-to-date without considering the specific reasons for buying the item and how you can pay bills in a timely manner. This is actually a separate problem related to the existence of the paylater feature among Generation Z. Lifestyle is proven to have a strong influence on someone's impulse buying. Lifestyle will later influence simultaneously the decision to purchase a product (Laksono and Iskandar 2018).

Impulse buying or linguistically can be referred to as an attitude of decision-making in purchases made without prior planning or in a different definition defined as a stimulus given by a store to consumers when someone makes a purchase at a store (Utami 2017). On average, Generation Z will be more likely to make an unplanned purchase of a product that has been offered by a variety of e-commerce that match the interests of consumers. That is, if the products offered by an e-commerce match the tastes of Generation Z, it will



greatly affect the high impulse buying behavior because in reality, lifestyle will also significantly influence impulse buying (Venia, Marzuki, and Yulinia 2021).

Lifestyle is said to have a significant influence on impulse buying because people, especially the middle and upper levels and many socialite people, are very concerned about their lifestyle or lifestyle between one and the other. There are also many Generation Z who do impulse buying because of their glamorous lifestyle. They have become accustomed to spending the rest of their time shopping on impulse, whether the product purchased is useful or not. In addition, impulsive purchases can also occur due to encouragement and support by the feelings of a consumer after receiving stimulation in the shopping environment (Nawaz 2018).

In addition to impulse buying behavior that can suppress the high lifestyle of Generation Z, it is also known as hedonic motivations, where hedonic motivations are present as one of the elements that underlies a person's interest in using the paylater feature. When a person's hedonic motivation appears accompanied by feelings of pleasure that arise to use this paylater feature, then a person will be compelled to use the paylater feature without first considering other things as long as this feature gives him pleasure and satisfaction (Eviana and Saputra 2022). In fact, hedonic motivations, if studied in an absolute perspective, are stated in a study that this trait can have a positive influence on interest in using the paylater payment system (Gupta, Yousaf, and Mishra 2020). However, if these hedonic motivations arise in excess, it is clear that it will have a negative impact on the continuity of its users. Instead of bringing benefits to both parties in the transaction, excessive hedonic motivations will actually cause losses and fatalities.

It has been noted that in several cases that have occurred, this paylater feature has actually become a boomerang for its users. As for what dominates, Generation Z cannot use this feature responsibly. Because some of the requirements offered by the paylater system are not complicated and will automatically connect freely, so many Generation Z apply for loans even though they have absolutely no income. So it is very unfortunate, in fact, this paylater feature is widely used by people as an alternative for those who are not bankable (Indonesia 2022). Generation Z, which is known as a generation that is adaptive to technological advances, is currently more likely to choose borrowing and borrowing features on online platforms such as paylater when compared to bank loans. Overall, the Financial Services Authority (OJK) stated that in September 2022, the number of delays in paylater payments reached 7.61%. However, the Head of the Department of Supervision of the Non-Bank Financial Industry said that the BNPL (buy now pay later) feature does not really require such special regulations. It's just that each user of this paylater feature is asked to continue to be careful in the pre-screening stage, followed by selecting the best user segment and considering the profile rather than the credit risk itself.

Basically, anyone has the right to access the use of credit like this paylater. including Generation Z. However, it is necessary to note that the measurement of one's ability to pay must be considered accurately in order to avoid delays in payments and ever-increasing swelling of funds.

### **The Strengths and Weaknesses of Paylater as a Modern Payment Method**

As previously mentioned, the paylater feature brings quite a lot of advantages in making it easier for users to make payments at a later date. There are several advantages that can be used as an alternative in making payments with this paylater feature in addition to the convenience and efficiency it has (Aristanti 2020), including:

1. The process is much faster and more practical

It's no longer a secret that the feature with the concept of buy now, pay later is indeed very practical. Especially when you have an urgent need. Like finances that haven't reached the budgeting target, or when the date is old where needs are soaring. This feature is present as an alternative to payment transactions and even additional loan funds for other needs. The conditions offered by this feature are relatively light for users who will register. Activation also tends to be fast when compared to applying for a loan on a credit card.

2. Time varies

The choice of time period or payment tenor is also taken into consideration in using this paylater feature. In general, the tenor variations offered by e-commerce or e-wallet start with a period of one month to a maximum of twelve months and some even offer up to fifteen months. The shorter the time period the user chooses, the smaller the interest that must be paid, but conversely if the time period selected is long, the interest will also increase.

3. Offers lots of attractive promos

With developments that are increasingly rapid, most companies will try and compete with each other to provide various promos with the aim of attracting users of this paylater feature. So do not be surprised if the many attractive promos offered are the background for many individuals who choose to use the paylater feature.

Besides the various advantages offered, this paylater feature also has several weaknesses, in the sense that this feature can also cause losses if not used carefully.

1. Opportunities for waste to arise

Because of the convenience it offers, this feature will actually direct its users to become individuals who tend to be extravagant. People who don't use this feature carefully will think that with this feature, someone will feel that whatever they want can be achieved right away even though they don't have any money at all and without first thinking about the risks that will arise in the future. This feature will make users complacent because temporary desires that are not really needed are prioritized compared to needs that must be fulfilled.

2. Opportunity to Increase Debt

The practicality and efficiency brought by this paylater feature brings its own threats to finances. Buying anything seems easy without having to think twice. Unknowingly this will grow the habit of indebtedness to someone. It is not a problem if the debt to be paid can be paid on time until it is paid off. However, if

the debt is not paid in a timely manner, it will cause arrears which will make the user deal with collectors. Likewise, if the user of this paylater feature is successful in paying off debts in a timely manner, indirectly the interest in returning to debt by using this feature will grow and become a habit.

#### D. CONCLUSION

Basically, the paylater feature has a significant influence on the lifestyle of generation Z. Technological developments have led to ease of transactions that make it possible to carry out payment activities online. The paylater feature has proven to be the best option, especially for Generation Z in supporting their increasingly heterogeneous lifestyle. They take advantage of this paylater feature to fulfill their needs and desires because this feature is fairly easy to apply. This convenience then gave rise to several supporting factors that influenced the purchase attitude of Generation Z which was carried out using the pay later concept. One of the factors behind Generation Z dominates the use of this paylater feature, one of which is the attitude of impulse buying where the decision to make a purchase is made without prior planning. In addition, there are hedonic motivations, which are hedonic motivations for someone who appear accompanied by feelings of pleasure to use this paylater feature, so that someone will be compelled to use the paylater feature without first considering other things.

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