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THE EFFECT OF BUY NOW PAY LATER, HEDONIC LIFESTYLE AND SELF-CONTROL ON THE CONSUMPTIVE BEHAVIOR OF SHOPEE PAYLATER USERS AMONG STUDENTS AT AL-AZHAR UNIVERSITY MEDAN

Rizki Aurelia [1]*, Yahya Tanjung [2]
[1,2] Faculty of Economic and Business, Management Study Program / Universitas Potensi Utama, Medan, Indonesia
E-mail: raurellia29@gmail.com[1]* , yahyasbn25@gmail.com[2]

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Abstract

This study was motivated by the increasing use of Shopee Pay Later, which provides convenience in transactions but may encourage consumptive behavior among university students. Such behavior is also related to a hedonic lifestyle and students' ability to exercise self-control. This study aims to determine and analyze the effects of Buy Now Pay Later, Hedonic Lifestyle, and Self-Control on the Consumptive Behavior of Shopee Pay Later users among students at Universitas Al-Azhar Medan. This study employed a quantitative approach with an associative method. The population consisted of 4,207 students, with a sample of 100 respondents selected using purposive sampling. Data were collected through questionnaires and interviews and analyzed using multiple linear regression. The results showed that Buy Now Pay Later had a positive effect on consumptive behavior, while Hedonic Lifestyle also had a positive effect on consumptive behavior. In contrast, Self-Control had a negative effect on consumptive behavior. Simultaneously, Buy Now Pay Later, Hedonic Lifestyle, and Self-Control influenced the Consumptive Behavior of Shopee Pay Later users.

Keywords: Buy Now Pay Later, Hedonic Lifestyle, Self-Control, Consumptive Behavior, Shopee Pay Later

INTRODUCTION

The development of digital technology has brought about significant changes in various aspects of life, particularly within the economic and financial sectors, through the emergence of financial technology (fintech). Fintech represents an innovation in financial services that integrates information technology with financial systems to enhance transaction efficiency, expand access to financial services, and provide greater convenience for individuals to carry out economic activities quickly and practically. The digitalization of payment systems plays a role in accelerating financial inclusion and encouraging a shift in public economic behavior toward more convenient, cashless transactions (Bank Indonesia 2024). Alongside the evolution of digital payments, a technology-based financing innovation known as "Buy Now Pay Later"—or simply "pay later"—has emerged. Buy Now Pay Later is a digital financing innovation that allows consumers to conduct transactions with a deferred payment arrangement.

According to Amin & Mubyarto (2025) explain that the use of Shopee Pay Later has a positive and significant impact on the consumptive behavior of university students; the ease of payment encourages a greater tendency toward purchases that are not necessarily based on essential needs. Utomo et al. (2024) further explain that both the use of Shopee Pay Later and lifestyle choices significantly influence students' consumptive behavior; the ease of access to digital credit makes it simpler for students to engage in impulsive buying, as financial constraints are perceived to be reduced. The phenomenon of increasing "pay later" service usage in Indonesia is further supported by a survey conducted by the IDN Research Institute (2025) among 1,500 Generation Z and Millennial respondents across 10 major Indonesian cities. The survey results indicate that Shopee Pay Later is the most widely used "pay later" service, with a 50% adoption rate, followed by Go Pay Later at 35%, Traveloka Pay Later at 30%, Kredivo at 25%, and Akulaku Pay Later at 15%.

The payment convenience offered by Shopee Pay Later can actually encourage some consumers to purchase items they do not truly need. According to one user, the deferred payment system makes it easier to commit to a purchase without carefully considering whether the item is actually necessary. Consequently, monthly bills can

continue to accumulate; furthermore, late payments may result in fines and negatively affect the user's credit history. For this reason, the user advises that the Shopee Pay Later service be used wisely and in accordance with one's own financial capacity. It is evident that the use of Shopee Pay Later not only offers convenience and flexibility in conducting transactions but can also lead to various consequences if not utilized wisely. The ease of payment provided allows users to acquire goods without immediate payment; however, this can simultaneously encourage unplanned purchases, increase the burden of debt, and result in additional financial obligations, such as interest, service fees, or late payment penalties.

This situation demonstrates that the use of Shopee Pay Later is influenced not only by the convenience of its features but also by a user's ability to regulate their consumption behavior and manage their finances responsibly. If such convenience is not balanced with strong self-control, the use of Shopee Pay Later has the potential to foster consumptive behavior—particularly among university students, who represent a significant segment of active users of digital payment services. The phenomenon of using "Buy Now, Pay Later" (BNPL) services has become increasingly relevant among university students—a demographic that is both highly active in its use of digital technology and currently in a developmental phase toward financial independence. Today's students do not merely utilize digital technology for academic purposes; they also integrate it into their daily consumption habits, such as shopping via e-commerce platforms, employing digital payment services, and making use of online credit facilities like Shopee Pay Later.

Students at Al-Azhar University, Medan, were selected as research subjects because they belong to a younger generation characterized by high levels of engagement with digital technology and e-commerce. As individuals in a transitional phase toward financial independence, most of these students lack a steady income and remain reliant on allowances from their parents or other sources. This situation makes them more susceptible to utilizing "Buy Now, Pay Later" (BNPL) services to satisfy various needs and consumption desires, rendering this group a highly relevant subject for research. Some students indicated that they are drawn to using "Shopee Pay Later" due to its seamless transaction process, the availability of discounts and cashback offers, and flexible payment terms. These factors suggest that the convenience offered by digital payment services may encourage students to make purchases that are not necessarily driven by essential needs, but rather by personal desires and the allure of promotional offers.

These shifts in consumption behavior are increasingly evident among university students, a group highly adaptive to digital technology. The ease of using e-commerce, digital wallets, and various app-based payment methods has made the purchasing process faster and more convenient. Research by Siregar et al. (2024) indicates that digital payment systems and lifestyle factors significantly influence the consumptive behavior of students by facilitating spontaneous purchasing decisions. These findings align with a study by Suri & Jaenudin (2024), which suggests that the convenience of transactions, promotional offers, and flexible payment options via e-commerce platforms increase the frequency of student purchases. Furthermore, Hafiza & Shoffah (2023) explain that a hedonistic lifestyle reinforces the tendency among students to consume goods and services through digital platforms in order to sustain their desired lifestyle and keep up with social trends. According to Novianti & Suwaidi (2024), consumptive behavior reflects an individual's consumption pattern influenced by technological advancements, modern lifestyles, and the convenience of digital transaction systems, which can diminish rational deliberation prior to making a purchase.

Based on the results of a pre-survey, it was found that the majority of respondents exhibit a tendency toward consumptive behavior. This is evidenced by the high percentage of respondents who admit to purchasing items based on desire, making spontaneous purchases, and being easily drawn to products that are currently popular or recommended by others. These findings indicate that students' purchasing decisions are not always based on an assessment of their needs, but are also influenced by emotional and environmental factors. "Buy Now Pay Later" is a digital payment service that allows consumers to obtain goods or services upfront and pay for them later through installments, without the need for a credit card. This service facilitates transactions by offering a quick registration process, simple requirements, and seamless integration with e-commerce platforms (Vandenbosch & Robben, 2021; Prabowo et al, 2025). The convenience of "Buy Now Pay Later" influences consumer behavior, as the instant payment system enables purchases even when one lacks sufficient funds. This situation diminishes rational deliberation and encourages impulsive buying, particularly among university students (Ming et al., 2022).

Preliminary survey results indicate that "Buy Now Pay Later" services offer convenience and payment flexibility to students, particularly when funds are not immediately available. However, this convenience may also encourage impulsive purchasing without careful planning; consequently, the use of "Buy Now Pay Later" is thought to potentially increase the tendency toward consumptive behavior among students. The use of "Pay Later" services is dominated by online transactions, accounting for 63.1% of the total. A report by Kredivo and Katadata Insight

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Center (2024) further indicates that the majority of users utilize these services 1–3 times per month. These findings suggest that the use of "Buy Now, Pay Later" (BNPL) has become ingrained in people's digital transaction habits. This aligns with the researcher's pre-survey results, which show that most university students find "Buy Now, Pay Later" services easy to use. While this ease of use facilitates the transaction process, it also carries the potential to increase the frequency of purchases—unless accompanied by sound financial planning and self-control.

A hedonic lifestyle is a way of life that emphasizes the pursuit of pleasure, entertainment, and personal satisfaction as the primary motivation for consumption-related decision-making. Individuals with a hedonic lifestyle tend to prioritize experiences and enjoyment in their consumption, rather than focusing solely on functional needs (Kim & Lee, 2021). A hedonic lifestyle is a way of life that emphasizes the pursuit of pleasure, entertainment, and personal satisfaction as the primary motivation for consumption-related decision-making. Individuals with a hedonic lifestyle tend to prioritize experiences and enjoyment in their consumption, rather than focusing solely on functional needs (Kim & Lee, 2021). Preliminary survey results regarding a hedonic lifestyle indicate that university students tend to follow trends, maintain their appearance, and seek pleasure through shopping activities. This suggests that an orientation toward emotional satisfaction outweighs considerations of utility, which may, in turn, increase the propensity for consumptive behavior.

Self-control is an individual's ability to regulate impulses, emotions, and behaviors in alignment with long-term goals, even when faced with the temptation to act impulsively (Hofmann et al., 2020). Mulyani and Prasetyo (2023) found that university students with high levels of self-control are more prudent in their use of digital credit services, including "Buy Now, Pay Later" options. Furthermore, Chen and Lin (2022) assert that self-control has a significant impact on impulsive purchasing decisions on e-commerce platforms. Based on a pre-survey regarding self-control, it appears that students still struggle to manage their shopping impulses and prioritize their needs; this is thought to potentially increase the tendency toward consumptive behavior. Previous research offers varying findings regarding the influence of "Buy Now, Pay Later" (BNPL) services, a hedonic lifestyle, and self-control on the consumptive behavior of university students. Some studies highlight that BNPL services make it easier for students to shop (Amin & Mubyarto, 2025), while others indicate that a hedonic lifestyle encourages impulsive purchasing (Hidayati et al., 2021). Research on self-control suggests that students who possess greater self-control are less likely to be driven toward impulsive shopping (Rahmawati & Santoso, 2023).

Based on the background of the problem described above, the researcher has identified several key issues for this study, as follows:

1. The use of Shopee Pay Later continues to elicit various complaints from users. These concerns relate to the ease of payment—which encourages unplanned purchases—the accumulation of bills, the imposition of service and handling fees, and the risks associated with late payments, all of which can negatively impact users' financial well-being.
2. There are indications of consumptive behavior among students at Universitas Al-Azhar Medan who use Shopee Pay Later. This is evidenced by a tendency to make purchases based on personal desires, engage in impulsive buying, and be easily influenced by shopping trends.
3. A majority of students at Universitas Al-Azhar Medan who use Shopee Pay Later exhibit a hedonistic lifestyle, characterized by a desire to follow trends, maintain a modern or stylish appearance, respond to social media recommendations, and view shopping as a form of entertainment.
4. Most students at Universitas Al-Azhar Medan who use Shopee Pay Later demonstrate a relatively low level of self-control in their shopping activities. This is reflected in their inability to delay purchasing desires, difficulty in managing expenditures, susceptibility to the allure of promotions or discounts, and a tendency to make purchases driven by their emotional state.

LITERATURE REVIEW

Consumptive Behaviour

According to Kotler et al. (2022), consumer behavior is the study of how individuals, groups, and organizations select, purchase, use, and evaluate products or services to satisfy their needs and desires. Solomon (2023) explains that consumer behavior is influenced not only by the utility value of a product but also by emotional factors, lifestyle, and the social environment. Novianti & Suwaidi (2024) state that consumptive behavior is influenced by lifestyle, advancements in financial technology, and the ease of digital transactions, which encourage individuals to make purchases without rational consideration.

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Buy Now Paylater

According to Kumar et al. (2024), "Buy Now, Pay Later" is a financial technology innovation that allows consumers to obtain products or services upfront and make payments in installments over time. Berg et al. (2024) describe "Buy Now, Pay Later" as a short-term financing mechanism integrated into the purchasing process, whereby consumers receive products immediately and pay for them in installments—interest-free—over a specified period.

Hedonic Lifestyle

According to Salomon (2023), a lifestyle is an individual's pattern of living, reflected in how they allocate their time, activities, interests, and expenditures. Furthermore, Prihastutik and Fahmawati (2023) state that a hedonic lifestyle has a positive and significant influence on consumptive behavior. Yucha & Rohmah (2023) also indicate that a hedonic lifestyle has a positive and significant effect on consumptive behavior.

Self-Control

According to Hofmann (2024), self-control is an individual's ability to manage internal impulses by considering the interaction between personal factors and the social environment that influence their behavior. Furthermore, Kalis et al. (2024) define self-control as a set of "situated skills" that enable an individual to act in accordance with their best judgment, even when faced with motivational conflicts. Self-control occurs when an individual is able to maintain rational decisions despite the presence of emotional impulses or immediate desires that conflict with long-term goals.

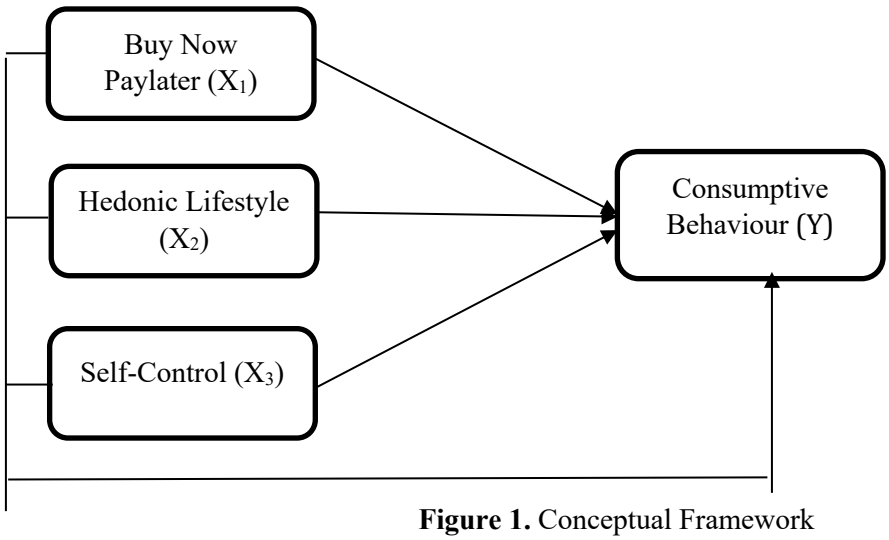

Figure 1. Conceptual Framework
Source: Researcher (2026)

The research hypotheses are:

1. H1: Buy Now Pay Later has a significant effect on the consumptive behavior of Shopee Pay Later users among students of the Management Study Program at Al-Azhar University, Medan.
2. H2: A hedonic lifestyle has a significant effect on the consumptive behavior of Shopee Pay Later users among students of the Management Study Program at Al-Azhar University, Medan.
3. H3: Self-control has a significant effect on the consumptive behavior of Shopee Pay Later users among students of the Management Study Program at Al-Azhar University, Medan.
4. H4: Buy Now Pay Later, a hedonic lifestyle, and self-control have a significant effect on the consumptive behavior of Shopee Pay Later users among students of the Management Study Program at Al-Azhar University, Medan.

METHOD

The research approach used an associative approach, with a quantitative method. The research will be conducted at Al-Azhar University, Medan, located on Jl. Veteran Psr. 8, Helvetia, Medan Deli District, Medan City. The study is scheduled to take place from February 2026 to July 2026. The population for this study consists of all active students in the Management Study Program at Al-Azhar University, Medan—specifically those from the 2022,

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2023, and 2024 cohorts—who use the Shopee Pay Later service. According to data from the Management Study Program at Al-Azhar University, Medan, there are 4,207 active students across these three cohorts. The sampling method employed in this study is non-probability sampling, specifically using the purposive sampling technique. The sample size was determined using the Slovin formula, as the total population size is known.

$$\boldsymbol{n} = \frac{4207}{1 + 4207(0.10)^2}$$

$$n = \frac{4.207}{1 + 4.207\ (0{,}01)}$$

$$n = \frac{4.207}{1 + 42{,}07}$$

$$n = \frac{4.207}{43{,}07}$$

$$n = 97.68$$

Based on the calculations using the Slovin formula, a minimum sample size of 97.68 respondents was obtained. However, to ensure a more representative sample and to meet the requirements for data analysis, this figure was rounded up to 100 respondents. SPSS version 25 was used as the analytical tool. Thus, the sample size used in this study consists of 100 students from the Management Study Program at Al-Azhar University Medan who meet the criteria as users of Shopee PayLater.

RESULTS AND DISCUSSION

Results

Validity and Reliability Test

Table 1. Validity Test Results Buy Now Paylater, Hedonic Lifestyle, Self-Control, Consumptive Behaviour

Statement Items	r-count	r-table	Description
BNP1	0,816	0,361	Valid
BNP2	0,832	0,361	Valid
BNP3	0,764	0,361	Valid
BNP4	0,832	0,361	Valid
BNP5	0,799	0,361	Valid
BNP6	0,869	0,361	Valid
HL1	0,737	0,361	Valid
HL2	0,864	0,361	Valid
HL3	0,803	0,361	Valid
HL4	0,822	0,361	Valid
HL5	0,824	0,361	Valid
HL6	0,918	0,361	Valid
SC1	0,862	0,361	Valid
SC2	0,900	0,361	Valid
SC3	0,882	0,361	Valid
SC4	0,863	0,361	Valid
SC5	0,849	0,361	Valid
SC6	0,875	0,361	Valid
CB1	0,684	0,361	Valid
CB2	0,755	0,361	Valid
CB3	0,722	0,361	Valid
CB4	0,846	0,361	Valid
CB5	0,812	0,361	Valid
CB6	0,952	0,361	Valid

Sources: SPSS versi 25 (2026)

Based on Table 1, the results of the validity test above show that all statement items are > r table 0.361, so they are hereby declared valid/legitimate.

Table 2. Reliability Test Results Buy Now Paylater, Hedonic Lifestyle, Self-Control, Consumptive Behaviour

Variabel	Cronbach Alpha	Provision	Description
Buy Now Paylater	0,902	0,60	Reliable
Hedonic Lifestyle	0,909	0,60	Reliable
Self-Control	0,937	0,60	Reliable
Consumptive Behaviour	0,881	0,60	Reliable

Sources: SPSS versi 25 (2026)

It is known that the Cronbach's alpha value for all research variables of buy now paylater, hedonic lifestyle, self-control and consumptive behaviour is > 0.60, so it can be said that the results of the reliability test for all variables are reliable.

Table 3. Results of the One Sample Kolmogorov Normality Test

Description	Value
N	100
Mean	0.0000000
Std. Deviation	2.72376783
Absolute	0.070
Positive	0.046
Negative	-0.070
Test Statistic	0.070
Asymp. Sig. (2-tailed)	0.200

Sources: SPSS versi 25 (2026)

It is known that the asymp. sig. (2-tailed) value is 0.200 > 0.05 significance value so it can be concluded that the data tested is normally distributed.

Table 4. Gletsjer Test Results

Variable	B	Std. Error	Beta	t	Sig.
(Constant)	1.976	1.504		1.314	.192
Buy Now Paylater	.047	.050	.098	.937	.351
Hedonic Lifestyle	.038	.053	.084	.721	.472
Self-Control	-.082	.043	-.222	-1.927	.057

Sources: SPSS versi 25 (2026)

Based on the table above, it can be concluded that all independent variables in this study have significance values greater than 0.05; therefore, the regression model does not exhibit heteroskedasticity.

Table 5. Multicollinearity Test Results

Variable	Tolerance	VIF
(Constant)		
Buy Now Paylater	.915	1.093
Hedonic Lifestyle	.744	1.344
Self-Control	.753	1.329

Sources: SPSS versi 25 (2026)

It is known that the results of the multicollinearity test for the of buy now paylater, hedonic lifestyle, self-control variables have a tolerance value of > 0.10 and VIF < 10, so this study is declared free from multicollinearity problems.

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Table 6. Multiple Linear Tegression Test Results

Variable	**B**	Std. Error	Beta	t	Sig.
(Constant)	10.451	2.390		4.373	.000
Buy Now Paylater	.282	.079	.289	3.568	.001
Hedonic Lifestyle	.576	.084	.616	6.849	.000
Self-Control	-.262	.068	-.346	-3.870	.000

Sources: SPSS versi 25 (2026)

Based on this equation, the following explanations can be provided:

1. Constant α = 10.451
   The constant value α = 10.451 indicates that if the variables "Buy Now Pay Later," "Hedonic Lifestyle," and "Self-Control" do not increase—or are equal to zero—the value of "Consumptive Behavior" is 10.451 units. This constant represents the baseline value of Consumptive Behavior in the regression model when all independent variables are held constant (i.e., they do not contribute to any change).
2. β1 = 0.282
   The regression coefficient β_1 of 0.282 indicates that "Buy Now Pay Later" has a positive influence on "Consumptive Behavior." This means that for every one-unit increase in the use of "Buy Now Pay Later," "Consumptive Behavior" will increase by 0.282 units, assuming the variables "Hedonic Lifestyle" and "Self-Control" remain constant.
3. β2 = 0.576
   The regression coefficient β_2 of 0.576 indicates that "Hedonic Lifestyle" has a positive influence on "Consumptive Behavior." This means that for every one-unit increase in "Hedonic Lifestyle," "Consumptive Behavior" will increase by 0.576 units, assuming the variables "Buy Now Pay Later" and "Self-Control" remain constant.
4. β3 = -0.262
   The regression coefficient β_3 of -0.262 indicates that "Self-Control" has a negative influence on "Consumptive Behavior." This means that for every one-unit increase in "Self-Control," "Consumptive Behavior" will decrease by 0.262 units, assuming the variables "Buy Now Pay Later" and "Hedonic Lifestyle" remain constant.

Table 7. Partial Test Results (t-Test)

Variable	B	Std. Error	Beta	**t**	**Sig.**
(Constant)	10.451	2.390		4.373	.000
Buy Now Paylater	.282	.079	.289	3.568	.001
Hedonic Lifestyle	.576	.084	.616	6.849	.000
Self-Control	-.262	.068	-.346	-3.870	.000

Sources: SPSS versi 25 (2026)

Based on the table above, the results of the partial test (t-test) can be explained as follows:

1. Based on the partial test (t-test) results, the t-calculated value for the "Buy Now Pay Later" variable is 3.568, which is greater than the t-table value of 1.985, with degrees of freedom (df) = 96 (n-k = 100-4) at a 5% significance level. Furthermore, the significance value is 0.001, which is less than 0.05. Consequently, the alternative hypothesis (Ha) is accepted and the null hypothesis (Ho) is rejected; it can therefore be concluded that "Buy Now Pay Later" has a positive and significant effect on consumptive behavior. This implies that higher usage of "Buy Now Pay Later" corresponds to higher levels of consumptive behavior among Shopee Pay Later users.
2. Based on the partial test (t-test) results, the t-calculated value for the "Hedonic Lifestyle" variable is 6.849, which is greater than the t-table value of 1.985, with degrees of freedom (df) = 96 (n-k = 100-4) at a 5% significance level. Furthermore, the significance value is 0.000, which is less than 0.05. Consequently, the alternative hypothesis (Ha) is accepted and the null hypothesis (Ho) is rejected; it can therefore be concluded that a "Hedonic Lifestyle" has a positive and significant effect on consumptive behavior. This implies that a more pronounced "Hedonic Lifestyle" corresponds to higher levels of consumptive behavior among Shopee Pay Later users.
3. Based on the partial test (t-test) results, the t-calculated value for the "Self-Control" variable is -3.870; the absolute t-calculated value of 3.870 is greater than the t-table value of 1.985, with degrees of freedom (df) = 96 (n-k = 100-4) at a 5% significance level. Furthermore, the significance value is 0.000, which is less

than 0.05. Thus, Ha is accepted and Ho is rejected, leading to the conclusion that self-control has a negative and significant effect on consumptive behavior. This means that higher levels of self-control tend to result in lower consumptive behavior among Shopee PayLater users.

Table 8. Simultaneous Test Results (F Test)

Model	Sum of Squares	df	Mean Square	**F**	**Sig.**
Regression	536.528	3	178.843	23.376	.000[b]
Residual	734.472	96	7.651		
Total	1271.000	99			

Sources: SPSS versi 25 (2026)

Based on the above, The F-test results show an F-calculated value of 23.376, which is greater than the F-table value of 2.70 (with df1: n-k = 100-4 = 96 and df2: k-1 = 4-1 = 3), and a significance level of < 0.05; therefore, the alternative hypothesis (Ha) is accepted and the null hypothesis (Ho) is rejected. This indicates that "buy now, pay later" services, hedonic lifestyle, and self-control have a simultaneous effect on consumptive behavior, confirming the previously stated hypothesis (H4).

Table 9. Results of the Coefficient of Determination test

Model	R	R Square	**Adjusted R Square**	Std. Error of the Estimate
1	.650[a]	.422	.404	2.766

Sources: SPSS versi 25 (2026)

It can be observed that the Adjusted R-squared value is 0.404, or 40.4%. This indicates that 40.4% of the variance in the "Consumptive Behavior" variable can be explained by the "Buy Now Pay Later," "Hedonic Lifestyle," and "Self-Control" variables. Meanwhile, the remaining 59.6% is explained by other variables outside of the research model that were not examined.

Discussion

The Effect Buy Now Paylater on Consumtive Behaviour

The research results indicate that the "buy now, pay later" (BNPL) service has a positive and significant effect on the consumptive behavior of Shopee PayLater users among students at Al-Azhar University, Medan. This is evidenced by a calculated t-value for the BNPL service of 3.568, which is greater than the critical value of 1.985 (based on $n-k = 100-4 = 96$ at a 5% significance level), with a p-value of 0.001 (< 0.05); consequently, the alternative hypothesis (Ha) is accepted, and the null hypothesis (Ho) is rejected. Thus, the "buy now, pay later" service exerts a positive and significant influence on consumptive behavior. The BNPL feature facilitates transactions by allowing users to make purchases without needing to have the funds immediately available. This convenience encourages users to purchase items based on their desires, even when they lack the necessary financial resources at the moment of purchase. Furthermore, the payment flexibility offered through installment plans may lead users to give less consideration to their current financial situation, thereby increasing the propensity to make purchases. Therefore, greater utilization of the "buy now, pay later" feature correlates with a higher tendency toward consumptive behavior. These findings support the research of Amin & Mubyarto (2025), Azahra (2025), and Girsang & Dewi (2024), which also conclude that "buy now, pay later" services have a positive and significant impact on consumptive behavior.

The Effect Hedonic Lifestyle on Consumtive Behaviour

The research results indicate that a hedonic lifestyle has a positive and significant effect on the consumptive behavior of Shopee PayLater users among students at Al-Azhar University, Medan. This is evidenced by a t-statistic value of 6.849 for the hedonic lifestyle variable—which exceeds the critical value of 1.985 (calculated with degrees of freedom $n-k = 100-4 = 96$ at a 5% significance level)—along with a p-value of 0.000 (which is less than 0.05). Consequently, the alternative hypothesis (Ha) is accepted, and the null hypothesis (Ho) is rejected. Thus, a hedonic lifestyle exerts a positive and significant influence on consumptive behavior. A hedonic lifestyle reflects an individual's tendency to prioritize pleasure, satisfaction, and enjoyment when shopping. Students with a hedonic lifestyle are more likely to be drawn to trending products, follow the latest fashion, and make purchases to attain emotional gratification rather than to fulfill essential needs. This leads to consumption patterns driven more by desires than by necessities; therefore, a higher level of a hedonic lifestyle correlates with a greater tendency toward consumptive behavior. These findings align with the research of Utomo et al. (2024), Bila & Marlena (2024), and

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Safariyant & Santoso (2023), all of which conclude that a hedonic lifestyle has a positive and significant impact on consumptive behavior.

The Effect Self-Control on Consumtive Behaviour

The research results indicate that self-control has a negative and significant effect on the consumptive behavior of Shopee PayLater users among students at Al-Azhar University, Medan. This is evidenced by a t-statistic value for self-control of -3.870 (where the critical value is 1.985, based on $n-k = 100-4 = 96$ at a 0.05/5% significance level) and a p-value of 0.000 (< 0.05); thus, the alternative hypothesis (Ha) is accepted, and the null hypothesis (Ho) is rejected. Consequently, self-control exerts a negative and significant influence on consumptive behavior. Self-control refers to an individual's ability to regulate their impulses, desires, and behaviors in alignment with rational deliberation. Students with strong self-control are generally better equipped to weigh the benefits, actual needs, and their own financial situation before making a purchase. Conversely, individuals with low self-control are more easily swayed by promotions, discounts, and the transactional convenience offered by Shopee PayLater, making them more prone to making purchases based on desire rather than necessity. Therefore, a higher level of self-control corresponds to a lower tendency toward consumptive behavior.

The Effect Buy Now Paylater, Hedonic Lifestyle and Self-Control on Consumtive Behaviour

The research results indicate that "buy now, pay later" (BNPL) services, a hedonic lifestyle, and self-control have a positive and significant impact on the consumptive behavior of Shopee PayLater users among students at Al-Azhar University, Medan. This is evidenced by an F-calculated value of 23.376—which exceeds the F-table value of 2.70 (with degrees of freedom df1: n-k = 100-4 = 96 and df2: k-1 = 4-1 = 3)—and a significance level of 0.000, which is less than 0.05. Consequently, the alternative hypothesis (Ha) is accepted, and the null hypothesis (Ho) is rejected. Thus, BNPL services, a hedonic lifestyle, and self-control simultaneously exert a positive and significant influence on consumptive behavior. These findings demonstrate that the consumptive behavior of students using Shopee PayLater is not driven by a single factor, but rather by a combination of the payment convenience offered by BNPL services, a hedonic lifestyle, and an individual's level of self-control. The ease of payment—facilitated through installment plans and deferred payment options—can heighten the desire to shop. Meanwhile, a hedonic lifestyle encourages individuals to make purchases for the sake of pleasure and satisfaction, whereas self-control acts as a regulatory mechanism to restrain excessive consumption impulses. Therefore, as the use of BNPL services and the inclination toward a hedonic lifestyle increase—coupled with lower levels of self-control—the tendency toward consumptive behavior intensifies. Previous research has identified self-control and a hedonic lifestyle as factors influencing consumptive behavior (Febrianti & Dwatra, 2026), while BNPL services have also been shown to be a contributing factor (Astuti & Dasman, 2024); these three elements collectively shape consumptive behavior.

CONCLUSION

The conclusions of this study are as follows:

1. Buy now paylater has a significant partial effect on the consumptive behavior of Shopee PayLater users among students at Al-Azhar University, Medan.
2. Hedonic lifestyle has a significant partial effect on the consumptive behavior of Shopee PayLater users among students at Al-Azhar University, Medan.
3. Self-control has a significant negative partial effect on the consumptive behavior of Shopee PayLater users among students at Al-Azhar University, Medan; higher self-control corresponds to a lower tendency toward consumptive behavior.
4. Buy now paylater, a hedonic lifestyle, and self-control have a significant simultaneous effect on the consumptive behavior of Shopee PayLater users among students at Al-Azhar University, Medan.

Based on the discussion and conclusions of this study, the following recommendations are provided:

1. For the "Buy Now Pay Later" variable, the lowest mean score is found in the statement, "Installments provide flexibility in determining payment timing," with a mean of 4.09—an indicator of payment flexibility. Consequently, Shopee Pay Later users are advised to remain mindful of their repayment capacity and to plan their expenditures before utilizing installment payment facilities. Meanwhile, the highest mean score is found in the statement, "Shopee Pay Later helps me make purchases when I do not have sufficient funds," with a mean of 4.18—an indicator of the ease of purchasing when funds are inadequate. This aspect should be managed by continuing to use the facility wisely and in accordance with one's financial means.

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2. For the "Hedonic Lifestyle" variable, the lowest mean score is found in the statement, "I shop as a way to fill my spare time," with a mean of 4.11—an indicator of shopping as a source of pleasure or entertainment. Therefore, students are advised to reduce the habit of using shopping to fill their spare time and, instead, shift toward more productive activities. Meanwhile, the highest mean score is found in the statement, "I feel happy buying products that make my appearance more attractive," with a mean of 4.30—an indicator of the pleasure derived from shopping and personal appearance. This reflects a focus on appearance, which should be balanced with careful consideration of one's actual needs and financial capacity.
3. For the "Self-Control" variable, the lowest mean score is found in the statement, "I am not easily tempted by promotions when shopping," with a mean of 4.04—an indicator of the ability to resist the allure of promotions. Consequently, students are encouraged to strengthen their self-control regarding the various promotions, discounts, and offers that may trigger unplanned purchases. Meanwhile, the highest mean score is found in the statement, "I consider my financial situation before making a purchase," with a mean of 4.18—an indicator of taking one's financial condition into account. This aspect should be maintained, as it indicates that financial considerations are taken into account prior to making a purchase.
4. Given the limitations of this study, it is recommended that future researchers refine this work by incorporating additional factors not addressed here—such as financial literacy, ease of application use, sales promotions, impulsive buying, and financial attitudes—or by examining different populations (e.g., students at other higher education institutions or other demographic groups). Such efforts would broaden theoretical insights and deepen intellectual understanding regarding research on consumer behavior.

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