

Gen Z's Perception of Impulsive Buying Behavior and the Tendency to Use Paylater Among Digital Business Students

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Abstract

The rapid advancement of digital technology and modern financial services has significantly influenced the consumption patterns of university students, particularly Generation Z (Gen Z), who are deeply integrated with digital technologies in their daily lives. This study aims to explore students' perceptions in the Digital Business Study Program toward impulsive buying behavior and the tendency to use paylater as a payment method. A survey method was employed by distributing questionnaires to active students in the program. The findings reveal that accessibility and payment flexibility offered by paylater services are the primary factors driving impulsive buying behavior. Furthermore, positive perceptions toward paylater contribute to its high adoption rate among respondents. These findings contribute to the development of digital financial literacy and responsible marketing strategies for students familiar with business and digital technology.

Keywords: paylater usage, impulsive buying behavior, wise money management

Introduction

Impulsive buying behavior and the growing tendency to use paylater services have become prominent phenomena among young consumers, particularly university students. These two behaviors are of concern as they can lead to unplanned consumption patterns and increased financial risk. Impulsive buying is defined as spontaneous purchasing without careful planning, whereas paylater is a financial service that allows consumers to "buy now and pay later." The combination of these behaviors presents challenges in managing personal finances.

According to the Central Bureau of Statistics (BPS, 2023), approximately 53.2% of young Indonesians exhibit a tendency toward impulsive buying, particularly when using digital platforms. Similarly, a report from Katadata Insight Center (2022) revealed that 42%

of paylater users belong to the 18–25 age group, most of whom are students. This indicates that digital financial services such as paylater have become an integral part of Gen Z's lifestyle, despite their potential to cause financial problems when used irresponsibly.

Gen Z, known for their adaptability to technology, holds distinct perceptions toward digital financial services. These perceptions encompass their understanding, attitudes, and personal experiences regarding the benefits and risks of paylater. Positive perceptions encourage greater adoption, while negative perceptions can limit its use. Students in the Digital Business Program represent a unique segment of Gen Z not only as active users of digital technologies but also as individuals who study the interaction between technology, business, and digital finance. Thus, understanding their perception of

impulsive buying and paylater usage is of academic and practical significance.

Previous studies by Pratiwi and Gunawan (2022) highlight that ease of access and payment flexibility are key drivers of consumptive behavior through paylater services. Similarly, Nuraini (2021) found that perceived risk and ease of use influence students' decisions to utilize paylater.

Based on this background, this study aims to analyze the perceptions of Digital Business students toward impulsive buying behavior and paylater usage, as well as the influencing factors. The findings are expected to enhance understanding of digital financial literacy and support responsible marketing practices among technologically literate students.

Method

This research adopts a qualitative approach to gain a deeper understanding of Gen Z's perceptions regarding impulsive buying behavior and paylater usage among Digital Business students. The qualitative design enables the exploration of respondents' views, experiences, and motivations in depth.

Data were collected using a questionnaire containing both open-ended and close-ended questions, covering demographic aspects, shopping behavior, and paylater usage. The population consisted of active students in the Digital Business program, with a sample of 20–25 respondents selected based on their relevance—specifically, those who had experience with online shopping and paylater services.

The questionnaire was distributed online through social media to ensure accessibility. Data were analyzed using thematic qualitative analysis for open-ended responses and descriptive statistical analysis for closed-ended responses to identify patterns of impulsive buying and paylater usage. Ethical research principles were upheld, including informed consent and confidentiality of participants' data.

Results and Discussion

Most respondents were active Digital Business students aged between 17 and 23 years, categorized as Generation Z. The majority were regular morning-class students in their second or

fourth semester. Many respondents relied on parental financial support, while a smaller portion had independent income. They generally came from middle-income households in the Greater Jakarta area (Jabodetabek) and exhibited high familiarity with digital platforms and social media.

Based on 22 completed questionnaires, impulsive buying behavior was found to be quite dominant among Digital Business students. Many respondents admitted to making unplanned purchases influenced by discounts, promotional offers, and social media content.

Table 1. Questionnaire Results Gen Z's Perception of Impulsive Buying and Paylater Usage

Indicator	Percentage (%)
Often make unplanned purchases	73%
Influenced by discounts and promotions	87%
Influenced by social media	73%
Use of paylater	27%
Awareness of paylater risks	64%
Managing finances wisely	77%
Experiencing financial difficulties due to paylater	31%

Source: Processed from primary data (2025)

The data indicate a strong relationship between discounts, promotions, and social media exposure in shaping unplanned purchases among students. Nineteen out of twenty-two respondents reported being directly influenced by discounts and promotions, while sixteen admitted that social media played a significant role in triggering spontaneous buying. These findings align with Mulyono (2012), who asserts that impulsive purchasing behavior frequently arises during shopping activities and is often triggered by external stimuli such as sales or marketing content.

The analysis shows that impulsive buying does not significantly affect the decision to use paylater. Only six respondents reported using paylater services, and fourteen demonstrated awareness of its potential financial risks. This finding diverges from studies by Ramadany and Artadita (2022) and Powell et al. (2023), which concluded that impulsive buying behavior tends to increase paylater usage. This divergence may

be due to students' financial awareness and the fact that many respondents lack a stable income.

All respondents (100%) reported considering their financial capacity before using paylater, confirming that financial literacy has a positive influence on paylater decisions. This finding supports previous research by Restike et al. (2024) and Margaretta et al. (2023), which identified financial literacy as a determinant of responsible paylater use among Gen Z consumers.

The results indicate that paylater and impulsive buying behaviors do not significantly lead to financial difficulties among respondents. Seven out of twenty-two students stated they did not experience financial problems due to paylater or impulsive shopping. This aligns with Angelista et al. (2024), who also found no direct correlation between paylater usage and financial distress.

Seventeen out of twenty-two respondents reported managing their finances wisely, suggesting that responsible money management mitigates the potential negative impact of paylater and impulsive buying. This finding is consistent with Diskhamarzaweny et al. (2022) and Angelista et al. (2024), emphasizing that sound financial management contributes to responsible spending and credit use among students.

Conclusions

This study reveals that Digital Business students representing Generation Z exhibit a high tendency toward impulsive buying, primarily driven by discounts, promotions, and social media influence. However, the relatively low adoption of paylater services among respondents reflects their awareness of potential financial risks.

Financial literacy emerges as a crucial factor influencing paylater usage decisions. Students with sound financial understanding are more prudent in managing credit-based purchases. Although impulsive buying does not directly drive paylater use, strong financial awareness serves as a protective factor that minimizes overspending and prevents financial distress.

Overall, while Gen Z students display impulsive tendencies, their understanding of financial management and awareness of paylater

risks allow them to maintain responsible spending behavior. These findings underscore the need to strengthen digital financial literacy programs and promote ethical marketing strategies targeting young consumers.

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