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Spend Now, Pay Responsibly: How Financial Management, Loan Self-Control, and Lifestyle Shape Paylater Use

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Abstract

The rapid adoption of Buy Now, Pay Later (BNPL) services has increased concerns regarding consumers' ability to manage digital credit responsibly. This study examined the relationships of financial management behavior, loan self-control, and consumption-oriented lifestyle with responsible Paylater use among industrial workers in Cikarang, Indonesia. A cross-sectional survey was conducted among 401 Paylater users selected through an incidental sampling technique. Data were collected using a structured questionnaire and analyzed using PLS-SEM. The model explained 74.0% of the variance in responsible Paylater use. Financial management behavior showed a positive but statistically nonsignificant association with responsible Paylater use ($\beta = 0.147$, $p = 0.056$). Loan self-control was also positively but nonsignificantly associated with responsible use ($\beta = 0.105$, $p = 0.141$). Consumption-oriented lifestyle was the strongest predictor and demonstrated a positive, statistically significant association ($\beta = 0.642$, $p < 0.001$). However, this direction contradicted the proposed negative hypothesis. Financial education should integrate budgeting and debt-management skills with awareness of consumption pressures, promotional persuasion, and cumulative installment obligations.

Keywords: digital credit; financial management behavior; lifestyle; loan self-control; paylater

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Introduction

Buy Now, Pay Later (BNPL), commonly referred to as Paylater in Indonesia, has become an increasingly prominent form of digital consumer credit. Unlike conventional credit products that require relatively formal application and verification procedures, Paylater is integrated directly into e-commerce platforms and digital applications. Consumers can complete a purchase immediately while postponing payment until a predetermined date or dividing the obligation into several installments. This seamless integration between shopping and credit has increased transaction convenience and expanded access to short-term financing, particularly among individuals who have limited access to conventional credit cards. Nevertheless, by reducing the psychological and procedural barriers associated with borrowing, Paylater may also encourage consumers to perceive debt as an ordinary extension of digital consumption.

The growing use of Paylater in Indonesia illustrates the increasing importance of this financial service. Data reported by the Financial Services Authority indicate a substantial expansion in the number and value of Paylater accounts and transactions (OJK, 2022). In November 2024, PT Pefindo Biro Kredit, also known as IdScore, recorded approximately 16.4 million Paylater debtors with 48.4 million accounts. The distribution was concentrated in economically active regions, with West Java accounting for the largest proportion of users at 27.8%, followed by East Java, Central Java, and Jakarta (Hubay, 2025). Outstanding Paylater financing also reached approximately IDR 30.34 trillion during the same period. These developments confirm that Paylater is no longer a marginal payment alternative but has become an important component of Indonesia’s consumer-credit landscape.

Paylater can provide consumers with flexibility in managing short-term liquidity and meeting urgent purchasing needs. However, convenient access to credit does not necessarily lead to appropriate credit management. Consumers may simultaneously maintain several Paylater accounts, underestimate their cumulative repayment obligations, or use future income to finance current nonessential consumption. The separation between the time of purchase and the time of payment may also weaken consumers’ awareness of the actual financial consequences of a transaction. Consequently, late payments, additional charges, overlapping installments, and excessive debt may arise when Paylater is used without adequate financial planning and behavioral control. Similar concerns have been reported in other countries, where BNPL expands access to short-term credit but also creates risks related to overborrowing, unclear charges, and fragmented debt obligations (Peng & Muki, 2021).

These risks highlight the need to distinguish Paylater adoption from responsible Paylater use. Adoption concerns whether an individual accepts or uses a financial technology, whereas responsible use concerns how that technology is managed after adoption. In this study, responsible Paylater use refers to the ability to limit borrowing to necessary and affordable purchases, understand the applicable terms and costs, monitor outstanding obligations, and make repayments on time. A high frequency of Paylater transactions does not necessarily demonstrate responsible behavior. Conversely, individuals may use Paylater regularly while maintaining adequate repayment discipline and keeping their obligations within their financial capacity. Accordingly, the evaluation of Paylater behavior should extend beyond usage intention or transaction frequency to include the quality of users' financial and borrowing decisions.

Financial management behavior is expected to play an important role in responsible Paylater use. It reflects the practices through which individuals plan, allocate, monitor, and control their financial resources. These practices may include preparing a budget, recording expenditures, prioritizing essential needs, managing cash flow, and reserving funds for future obligations. Individuals with sound financial management behavior are more likely to evaluate their repayment capacity before using credit and to incorporate installment obligations into their financial plans. In contrast, poor financial management may increase the likelihood that Paylater is used without considering existing commitments or future income. This condition may result in repayment difficulties even when the value of each individual transaction appears relatively small. For workers with regular income, effective financial management remains essential because income stability alone does not guarantee responsible borrowing behavior (Anjelina & Solikhin, 2024).

Responsible Paylater use may also depend on loan self-control. General self-control refers to an individual's ability to regulate immediate desires in accordance with longer-term objectives. Loan self-control is more specifically concerned with the capacity to restrain unnecessary borrowing, resist readily available credit, and consider repayment consequences before accepting a loan obligation. This distinction is relevant because Paylater platforms frequently present credit as a convenient payment feature rather than as borrowing. Consumers with low loan self-control may focus on the immediate benefits of obtaining a product while discounting the future burden of installment payments. Conversely, consumers with stronger loan self-control should be better able to delay nonessential purchases, limit the number of active installments, and maintain debt within an affordable level (Iswan, 2018; H. W. Sari & Setiowati, 2024).

Lifestyle constitutes another potentially important determinant. Lifestyle reflects patterns of activities, interests, preferences, and consumption through which individuals express their identity and social position (Boeree, n.d.). In a digitally connected environment, a consumption-oriented lifestyle may be reinforced by social media, promotional campaigns, peer comparison, and rapidly changing consumer trends. Paylater may allow individuals to maintain desired consumption patterns even when their current financial resources are insufficient. Previous research has shown that lifestyle is associated with Paylater use (Silvialorensa et al., 2024). However, the direction of its relationship with responsible use remains theoretically uncertain. A highly consumption-oriented lifestyle may reduce responsible use by stimulating discretionary purchases and repeated borrowing. Alternatively, economically active consumers may use Paylater frequently while maintaining effective planning and repayment practices. This ambiguity indicates that lifestyle should be evaluated in relation to the quality of Paylater management, rather than merely the decision to use the service.

Previous Paylater studies have predominantly examined technology acceptance, adoption intention, purchasing decisions, and impulsive buying (Aprilia et al., 2024; R. Sari, 2021). These studies have contributed to understanding why consumers adopt Paylater and how digital credit influences purchasing behavior. However, three limitations remain. First, the dominant focus on adoption provides limited evidence regarding consumer behavior after the service has been adopted. Second, financial management behavior, borrowing-specific self-control, and lifestyle have often been investigated separately, although responsible credit use may result from their combined influence. Third, limited attention has been given to industrial workers, despite their regular income, intensive exposure to digital commerce, and potential eligibility for multiple digital-credit facilities. Therefore, an integrated examination of these factors is necessary to provide a more comprehensive understanding of responsible Paylater use.

Cikarang provides a relevant context for this investigation. As one of Indonesia’s major industrial areas, Cikarang has a large population of workers who receive regular wages and are extensively exposed to digital marketplaces and app-based financial services. Its location in West Java, which has the largest reported proportion of Paylater users, further strengthens its contextual relevance (Hubay, 2025; Hukum Online, 2025; Rahani, 2024; SPSI Bekasi, 2024). Industrial workers may have sufficient income to gain access to Paylater services, but they may simultaneously experience lifestyle pressures, recurring household expenses, and competing financial obligations. These characteristics make them an important population for examining whether access to regular income is accompanied by responsible digital-credit management.

Accordingly, this study examines the effects of financial management behavior, loan self-control, and lifestyle on responsible Paylater use among industrial workers in Cikarang. The study extends the existing literature by shifting the focus from initial adoption and purchasing intention to post-adoption credit management. It also integrates general financial-management practices, debt-specific behavioral control, and consumption orientation within a single explanatory model. By doing so, the study is expected to provide a more behaviorally grounded understanding of responsible Paylater use and generate practical implications for financial education, digital-credit providers, employers, and consumer-protection authorities.

Literature Review

Theory of Planned Behavior

The Theory of Planned Behavior (TPB) explains behavior through intention and perceived behavioral control, with attitudes and subjective norms shaping intention. In the present model, TPB is used as an overarching behavioral lens rather than tested in its complete original form. Financial management behavior represents established financial routines, whereas loan self-control reflects perceived and enacted control over borrowing decisions. Because attitudes, subjective norms, and behavioral intention were not measured, the results should not be described as a complete empirical test of TPB(Ajzen, 1991; Ajzen, 2005).

Behavioral Finance Theory

Behavioral finance complements TPB by explaining why financial decisions may depart from purely rational calculations. Mental accounting suggests that individuals separate money into psychological accounts and may therefore preserve cash or savings while financing consumption through paylater, even when borrowing creates additional costs. Self-control theory adds a debt-specific self-regulation mechanism: immediate rewards, promotions, and convenience may outweigh delayed repayment consequences. Together, these perspectives imply that responsible paylater management reflects an interaction between financial routines, self-regulatory capacity, and consumption-oriented lifestyle cues (Thaler, 2015).

Responsible Paylater Use

In this study, responsible paylater management is defined as the disciplined administration of an existing digital-credit facility, reflected in timely payment, planned use, prioritization of necessary purchases, spending discipline, and critical awareness of promotions. Higher scores are intended to indicate more responsible management, not greater frequency, intensity, or value of paylater transactions. This operational distinction is essential when interpreting the lifestyle coefficient (Perdana et al., 2024).

Financial Management Behavior

Financial management behavior refers to an individual's ability to plan, organize, monitor, and control financial resources responsibly. It encompasses budgeting, expenditure management, saving, investment, cash-flow management, and debt management. Such behavior reflects how individuals adjust their spending and financial obligations according to the income and resources available to them (Kholilah & Iramani, 2013). Individuals with sound financial management behavior are more likely to prioritize essential needs, control excessive consumption, prepare for future expenses, and make financial decisions based on their actual financial capacity.

Financial management behavior also concerns how individuals plan, manage, and control their finances to support prudent decision-making (Pahlevi & Gusniarti, 2024). It incorporates the psychological and behavioral processes underlying financial decisions, including how individuals allocate limited resources, respond to consumption pressures, and assume responsibility for their daily financial obligations (Sulastiningsih & Fernando, 2024). Therefore, financial management behavior extends beyond financial knowledge because it represents the actual practices through which individuals apply their knowledge when managing money.

Dew & Xiao (2012) conceptualized financial management behavior through four principal dimensions: consumption management, cash-flow management, saving and investment, and credit management. Consumption management concerns the ability to regulate spending and distinguish between needs and wants. Cash-flow management includes budgeting, monitoring expenses, and ensuring that expenditures do not exceed income. Saving and investment reflect the allocation of financial resources toward future needs, while credit management concerns the responsible use and repayment of debt. In the context of Paylater, these dimensions are particularly relevant because responsible use requires consumers to assess affordability, incorporate installments into their budgets, monitor outstanding obligations, and make repayments on time. Thus, individuals with stronger financial management behavior are expected to demonstrate more responsible Paylater use.

Loan Self-Control

Loan self-control refers to an individual's capacity to regulate borrowing decisions and debt-related behavior, including resisting impulsive credit use, distinguishing needs from wants, borrowing responsibly, planning repayment, and recognizing repayment capacity. Within self-control theory, this construct represents the ability to resist immediate consumption rewards when they conflict with longer-term financial obligations (De Ridder et al., 2018).

Hypotheses Development

Financial Management Behavior and Responsible Paylater Use

Financial management behavior reflects how individuals plan, allocate, monitor, and control their financial resources. Saputra & Zoraya (2024) found that financial management behavior was associated with credit use among millennials. This finding is relevant to Paylater because Paylater represents a form of short-term digital credit that creates future repayment obligations. Individuals with sound financial management behavior are more likely to evaluate their repayment capacity, incorporate installments into their budgets, monitor outstanding balances, and make payments on time. They may also consider the necessity and affordability of a purchase before selecting Paylater as a payment method. Conversely, individuals with poor financial management behavior may use Paylater without considering existing obligations or preparing a repayment plan, thereby increasing the risk of excessive debt and payment difficulties. Therefore, effective financial management is expected to support more deliberate and responsible Paylater decisions.

H1: Financial management behavior is positively associated with responsible Paylater use.

Loan Self-Control and Responsible Paylater Use

Loan self-control refers to an individual's ability to regulate borrowing impulses, resist unnecessary credit use, and consider future repayment consequences before assuming debt. Ananda et al. (2024) demonstrated that self-control plays an important role in the relationship between Paylater use and consumptive behavior. Although their study did not directly examine responsible Paylater use, its findings indicate that behavioral control can reduce the adverse consequences associated with convenient access to digital credit. Individuals with strong loan self-control are more likely to limit borrowing to affordable amounts, avoid unnecessary or impulsive purchases, maintain a clear repayment plan, and meet their obligations on time. In contrast, individuals with weak loan self-control may prioritize immediate consumption while overlooking their financial capacity and accumulated repayment burden. Stronger loan self-control is therefore expected to promote responsible Paylater use.

H2: Loan self-control is positively associated with responsible Paylater use.

Consumption-Oriented Lifestyle and Responsible Paylater Use

A consumption-oriented lifestyle is characterized by a strong tendency to purchase goods or services for enjoyment, social recognition, identity expression, or conformity with current trends. Kamil et al. (2024) reported that lifestyle significantly influenced Paylater use, suggesting that consumption preferences contribute to consumers' decisions to utilize digital credit. Individuals with a highly consumption-oriented lifestyle may use Paylater to maintain desired spending patterns even when their current financial resources are insufficient. This tendency

can lead to discretionary purchases, overlapping installments, and debt levels that exceed repayment capacity. By contrast, individuals with a less consumption-oriented lifestyle may be more selective in making purchases and more cautious when assuming credit obligations. Accordingly, a consumption-oriented lifestyle is expected to reduce the likelihood of responsible Paylater use.
H3: Consumption-oriented lifestyle is negatively associated with responsible Paylater use.

Based on the research and empirical studies in the previous explanation, this research framework can be arranged to show the relationship between independent variables (X1, X2, X3), dependent variables (Y), as can be seen in Figure 1.

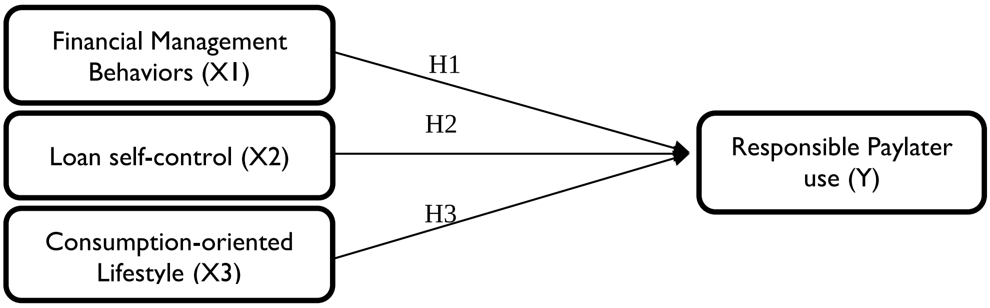

Figure 1. Hypothetical Model

Methodology

This cross-sectional quantitative study was conducted in the Cikarang industrial area from July 2024 to March 2025. Primary data were collected through an online Google Forms questionnaire using incidental (non-probability) sampling. Eligible respondents were industrial workers employed in the Cikarang area, aged at least 18 years, and had previously used a paylater service. Participation was voluntary. Before accessing the questionnaire, respondents received study information and provided informed consent; responses were recorded without directly identifying information and were analyzed confidentially. A total of 401 eligible questionnaires were analyzed. Because incidental sampling was used, the Slovin formula does not provide a probability-based margin of error and is not used as the principal justification of sample adequacy.

Table 1. Definition and Measurement

Variable	Variable Operational Definition	Indicator	Indicator Reference
Financial management behavior (X1)	Individual behavior in managing and utilizing their finances effectively	Financial Planning Saving and Investment Spending Control Risk Management Risk Avoidance	(Lusardi & Mitchell, 2011)
Loan self-control (X2)	An individual's ability to manage decisions and behaviors related to loans or debt wisely	Impulsive Control Loan Necessary Responsible Borrowing Repayment Planning	(Budiyanto, Zaman, & Rodiyana, 2024) (R. Sari, 2020),

Variable	Variable Operational Definition	Indicator	Indicator Reference
Consumption-oriented lifestyle (X3)	A lifestyle that reflects consumption habits, social behaviors, and shopping choices	Debt Capacity Awareness Social Status Trend Spending Social Behavior Digital Influence Brand-oriented Buying	(Fihartini et al., 2024) (Deborah, Oesman, & Yudha, 2022)
Responsible Paylater use (Y)	Individual activities in utilizing and managing digital credit services wisely and responsibly	Timely Payment Planned Paylater Usage Necessity Utilization Spending Discipline Promotional Awareness	(Budiyanto et al., 2024), (Chan, Akhmad, & Hinggo, 2022), (Deborah et al., 2022)

PLS-SEM was performed using SmartPLS 3. The measurement-model assessment included indicator loadings, Cronbach's alpha, composite reliability, average variance extracted (AVE), and discriminant validity. Structural-model assessment should include inner variance inflation factors (VIF), path coefficients with bootstrap confidence intervals, effect sizes (f^2), the coefficient of determination (R^2), and predictive relevance (Q^2). One-tailed hypothesis tests with $\alpha = 0.05$ were applied consistently; thus, $p < 0.05$.

Results

Respondent's Characteristics

The characteristics of respondents in this study aim to find out the demographic background of individuals who use paylater services. Data were obtained from 401 respondents who participated in the study through questionnaires. The characteristics observed included gender, age, level of education, and income per month. This information is important to understand the profile of the most dominant respondents in using paylater services and identify the segments that are the most users based on certain categories.

Table 2. Characteristics of Research Respondents (N= 401)

Characteristics	Category	Frequency	Percentage (%)
Gender	Female	302	75.3%
	Male	99	24.7%
Age (Years)	< 20	95	23.7%
	21 – 30	211	52.6%
	31 – 40	70	17.5%
	41 – 50	25	6.2%
Education	High School/Equivalent	141	35.2%
	Diploma	165	41.1%
	Bachelor (S1)	54	13.5%
	Postgraduate (S2/S3)	41	10.2%
Monthly Income (Rp)	<3 million	75	18.7%
	3 million – <5 million	158	39.4%
	>5 million – <7 million	83	20.7%
	>7 million – <10 million	47	11.7%
	>10 million	38	9.5%

Measurement Model Assessment

All reported full-sample indicator loadings exceeded 0.70. Cronbach's alpha and composite reliability exceeded 0.70, and AVE exceeded 0.50 for each construct (Table 3), supporting internal consistency and convergent validity.

Table 3. Convergent validity and Internal Consistency

Indicator	Outer Loading	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
X1.1	0.765			
X1.2	0.816			
X1.3	0.884	0.901	0.927	0.717
X1.4	0.879			
X1.5	0.884			
X2.1	0.895			
X2.2	0.917			
X2.3	0.886	0.908	0.957	0.816
X2.4	0.893			
X2.5	0.926			
X3.1	0.814			
X3.1	0.833			
X3.1	0.850	0.944	0.932	0.732
X3.1	0.892			
X3.1	0.886			
Y1.1	0.899			
Y1.2	0.925			
Y1.3	0.909	0.915	0.937	0.751
Y1.4	0.864			
Y1.5	0.721			

Sources: SmartPLS Processed Data Version 3 (2025)

Based on the results of the construct validity and reliability analysis with Cronbach's Alpha from Table 3, all variables have a composite reliability of more than 0.7. indicating that the study results have high consistency. The Average Variance Extracted (AVE) of more than 0.5 indicates a latent variable according to its indicators, so that convergent validity is eligible.

Discriminant Validity Test (Fornell-Larcker Criterion)

Discriminant validity was assessed using the Fornell-Larcker criterion, which compares the square root of the average variance extracted (AVE) for each construct with its correlations with other constructs in the model. According to this criterion, discriminant validity is established when the square root of AVE for each construct (shown in bold on the diagonal) exceeds its correlations with all other constructs (shown in the off-diagonal elements).

Table 4. Discriminant Validity (Fornell-Lacker Criterion)

	X1	X2	X3	Y
X1	0.847			
X2	0.839	0.903		
X3	0.846	0.799	0.856	
Y	0.780	0.742	0.851	0.867

Sources: SmartPLS Processed Data Version 3 (2025)

As presented in Table 4, the square roots of AVE for X1 (0.847), X2 (0.903), X3 (0.856), and Y (0.867) were all greater than their respective correlations with other constructs in the model. Specifically, the correlation between X1 and X2 (0.839) was lower than the square root of AVE for both X1 (0.847) and X2 (0.903); similarly, the correlation between X1 and X3 (0.846) remained below the square root of AVE for X3 (0.856), although the margin was relatively narrow. These results indicate that each construct shared more variance with its own indicators than with indicators of other constructs, thereby confirming adequate discriminant validity across the model.

Structural Model Assessment: Hypothesis Testing

The results of the inner hypothesis test of the model were used to confirm the relationship between latent variables in the research model. In SmartPLS version 3, the path coefficient and the t-statistic are generated through the bootstrapping technique.

Table 5. Summary of the Results of Hypotheses Testing

Hypothesis	**Path**	**β**	**t**	***p*-Values**	**VIF**	**f^2**	R^2
H1	X1 → Y	0.147	1.916	0.056	2.111	0.346	0.740
H2	X2 → Y	0.105	1.474	0.141	1.450		
H3	X3 → Y	0.642	9.127	<0.001	1.980		

Sources: SmartPLS Processed Data Version 3 (2025).

The structural model explained 74.0% of the variance in responsible Paylater use ($R^2 = 0.740$), indicating substantial explanatory power. Financial management behavior showed a positive but statistically nonsignificant association with responsible Paylater use ($\beta = 0.147$, $t = 1.916$, $p = 0.056$). Therefore, H1 was not supported at the 5% significance level. Loan self-control also demonstrated a positive but nonsignificant association with responsible Paylater use ($\beta = 0.105$, $t = 1.474$, $p = 0.141$); thus, H2 was not supported.

Consumption-oriented lifestyle exhibited the largest and only statistically significant path coefficient ($\beta = 0.642$, $t = 9.127$, $p < 0.001$). However, the observed association was positive, whereas H3 predicted a negative association with responsible Paylater use. Accordingly, H3 was not supported in its hypothesized direction despite the statistical significance of the path coefficient. This counterintuitive result requires careful examination of the construct definition, item wording, reverse-coded items, and scoring direction. If higher lifestyle scores represent more prudent or financially controlled consumption rather than stronger consumption orientation, the construct should be renamed accordingly. Overall, the findings indicate that consumption-related lifestyle was the dominant predictor in the model, whereas financial management behavior and loan self-control did not independently predict responsible Paylater use at the conventional significance threshold.

Discussion

Financial Management Behavior and Responsible Paylater Use

The absence of a statistically meaningful relationship suggests that general financial management practices do not necessarily translate into responsible digital-credit behavior. Although respondents may prepare budgets and monitor their expenses, these practices can be overridden by the convenience and immediacy of

Paylater transactions. Discounts, cashback, and interest-free installment offers may cause consumers to deviate from their financial plans because the transactions are perceived as economically advantageous or relatively low risk.

This finding differs from Saputra & Zoraya (2024), who identified financial management behavior as an important determinant of credit use among millennials. The discrepancy may arise from differences in the outcomes examined. General credit use concerns consumers' decisions to access credit, whereas responsible Paylater use involves affordability assessment, monitoring cumulative obligations, and maintaining repayment discipline after adoption. Because Paylater is embedded within purchasing platforms, consumers may perceive it as a payment option rather than a formal borrowing arrangement, thereby weakening the influence of their usual financial-management routines.

Financially capable consumers may also use Paylater strategically to preserve liquidity or benefit from promotional incentives. However, strategic use should only be considered responsible when installment obligations remain affordable, and repayments are completed on time. The findings therefore indicate a possible gap between possessing general financial-management capabilities and applying those capabilities consistently to digital credit. Financial education programs should consequently address Paylater-specific competencies, including calculating cumulative installments, evaluating repayment capacity, and monitoring obligations across multiple platforms.

Loan Self-Control and Responsible Paylater Use

Self-control may operate more strongly at the purchasing stage than during the subsequent management of credit obligations. Individuals may be able to resist some unnecessary purchases but still experience difficulties in monitoring installments, allocating repayment funds, or managing competing expenses. Responsible paylater use therefore requires more than the ability to suppress immediate consumption impulses; it also involves planning, organization, and sustained repayment discipline.

Promotional features may further weaken the role of self-control. Discounts, cashback, and interest-free installments can make borrowing appear financially rational, allowing consumers to justify purchases that would otherwise be postponed. In such circumstances, using paylater may not be perceived as a failure of self-control. Instead, consumers may regard it as an opportunity to optimize spending, even when the transaction increases their cumulative financial obligations.

This interpretation differs from Ananda et al. (2024), who found that self-control reduced consumptive behavior associated with Paylater use. The difference may reflect the conceptual distinction between limiting consumption and managing debt responsibly. Self-control can restrain impulsive purchasing, but responsible credit management additionally depends on income stability, repayment planning, debt monitoring, and unexpected financial demands. Accordingly, future studies should distinguish between purchase-related self-control and repayment-related self-control to determine which dimension is more relevant to responsible digital-credit management.

Consumption-Oriented Lifestyle and Responsible Paylater Use

The lifestyle finding requires cautious interpretation because its observed direction is inconsistent with the theoretical expectation that consumption orientation undermines responsible credit management. One possible explanation is that consumers with active consumption patterns have greater experience with paylater and are therefore more familiar with installment selection, payment schedules, and promotional conditions. Frequent exposure may encourage users to develop routines for monitoring and repaying their obligations, even when Paylater is used to support lifestyle-related consumption.

This interpretation partially corresponds with Kamil et al. (2024), who demonstrated that lifestyle shapes paylater use. It is also related to the findings of Arsita (2022), which connect lifestyle, trend orientation, and social consumption with greater spending. However, these studies primarily explain the tendency to consume or use credit, rather than the ability to manage credit responsibly. Consequently, they cannot directly confirm that a consumption-oriented lifestyle promotes responsible paylater management.

The unexpected relationship may also reflect a measurement issue. Some lifestyle indicators may capture digital-shopping familiarity, planned social participation, or responsiveness to promotions rather than uncontrolled consumption. Self-reported measures may further be affected by social-desirability bias, as respondents can acknowledge lifestyle-oriented consumption while simultaneously presenting themselves as disciplined borrowers.

Conclusion, Limitations, and Future Research

This study demonstrates that responsible Paylater use cannot be explained solely by general financial management practices or individuals' perceived ability to control borrowing. Financial management behavior and loan self-control were positively related to responsible Paylater use, but neither relationship reached statistical significance. Consumption-oriented lifestyle emerged as the dominant predictor; however, its positive direction contradicted the proposed hypothesis. It may instead reflect greater Paylater experience among lifestyle-oriented consumers and strategic use of promotional features.

Several limitations should be considered. First, the cross-sectional design prevents causal conclusions and does not capture changes in Paylater behavior over time. Second, the use of self-reported data may introduce recall and social-desirability biases, particularly for debt repayment and responsible financial behavior. Third, participants were recruited from a specific population of industrial workers in Cikarang, limiting the generalizability of the findings to other occupational and geographical groups.

Future studies should employ longitudinal designs and incorporate objective indicators, including transaction frequency, outstanding balances, repayment delays, late-payment charges, and the number of Paylater accounts. The measurement of responsible Paylater use should be refined to distinguish responsible repayment from frequent or strategic use. Consumption-oriented lifestyle and loan self-control should also be operationalized more specifically within the digital-credit context. Further research could examine financial literacy, income stability, impulsive buying, promotional susceptibility, digital-credit experience, and perceived financial strain as mediators or moderators.

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