

The Influence of Materialism on Intention to Use PayLater

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Abstract

The PayLater payment service has rapidly expanded, particularly among young adults. This study examines materialism as a factor influencing the intention to use PayLater due to its connection with material possessions. Using a quantitative descriptive correlational design, the research adapts the Materialism Value Scale (MVS) and the Intention to Use PayLater Scale. The sample consists of 308 young adults who have shopped via e-commerce, selected through purposive sampling. Multiple linear regression tests reveal that materialism significantly affects the intention to use PayLater, with an R^2 value of .189. The dimensions of success and happiness partially influence the intention to use PayLater; the centrality dimension has no significant effect, but the happiness dimension has the most considerable influence.

Abstrak

Layanan PayLater telah berkembang sangat pesat, utamanya pada usia dewasa awal. Materialisme sebagai nilai personal yang dimiliki individu diteliti sebagai faktor yang memengaruhi intensi menggunakan PayLater karena berkaitan dengan keinginan memiliki benda materi. Penelitian ini menggunakan desain kuantitatif pendekatan deskriptif korelasional. Skala penelitian diadaptasi dari Materialism Value Scale (MVS) dan Intention to Use PayLater Scale. Populasi di penelitian merupakan dewasa awal yang pernah berbelanja menggunakan *e-commerce* menggunakan teknik *purposive sampling*. Jumlah responden penelitian adalah 308 orang. Analisis data menggunakan uji regresi linear berganda untuk mengetahui pengaruh simultan materialism dan pengaruh parsial dari dimensi kesuksesan, sentralitas, dan kebahagiaan terhadap intensi menggunakan PayLater. Materialisme secara simultan memengaruhi intensi menggunakan PayLater dengan nilai R^2 sebesar 0,189. Secara parsial dimensi kesuksesan dan kebahagiaan berpengaruh terhadap intensi menggunakan PayLater, dimensi sentralitas tidak berpengaruh, sementara dimensi kebahagiaan memiliki pengaruh paling besar.



INTRODUCTION

Technological developments and changes in social and economic conditions have greatly affected aspects of community life, including changes in consumer behavior. Currently, online shopping methods through e-commerce are developing very rapidly, based on an increase in e-commerce users from 2021 to 2022 by 12.79% and are projected to reach 196.47 million users by the end of 2023 (Kompas.com, 2023). The increase in the use of e-commerce has also had an impact on developments in payment methods, ranging from cash on delivery (COD), digital wallets, to buy now pay later (BNPL) or online loans. A survey in 2023 shows that payment methods with PayLater are fourth as the most used payment methods (Databoks, 2023). According to International Data Corporation (as

cited in Prasetyani et al., 2024), Indonesia is the country with the highest use of PayLater services on e-commerce platforms in Southeast Asia in 2020. PayLater is a form of payment with an installment method that allows consumers to buy products/services and pay in installments for a certain time (Relja et al., 2024)

Data from *Otoritas Jasa Keuangan* (Financial Services Authority; OJK) shows that there has been an increase in PayLater distribution, where in 2024 the number of PayLater distributions will increase by 6.81 trillion or 33.64% from 2023 (Kompas.tv, 2024). In addition, OJK also noted that BNPL users in 2023 reached 72.88 million contracts, an increase from 2022, which amounted to 54.70 million contracts (Idxchannel, 2023). This increasing trend in PayLater payments indicates that this method is becoming an alternative to financial payments that consumers in Indonesia increasingly accept. This condition certainly encourages the presence of various digital platform services that offer PayLater features. Among the most widely used platforms is Shopee PayLater, with as much as 78.4%, followed by Gopay PayLater, with as much as 33.8% (Databoks, 2021). In addition, the rapid development of PayLater as a payment method is also not limited to e-commerce platforms, but is also followed by various banks such as BRI, Mandiri, BCA, BTPN, CIMB Niaga, etc. (Kontan.co.id, 2023). This shows the high accessibility of PayLater in Indonesia.

With the high access to PayLater usage in Indonesia and the various conveniences offered, the interesting thing is that the use of PayLater is uneven across demographic groups. OJK in December 2022 noted that the largest pay later users are in the age range of 19–34 years, which is 62% (OJK, 2023). This age shows that digital financial service users are dominated by the younger generation or groups classified as early adults, where at that age, the majority of them are still students or new to work with an income that may still be limited. The dominance of PayLater use among the younger generation is also related to the characteristics of the younger generation, who are more familiar with the high use of smartphones and e-commerce.

On the other hand, the use of digital financial services like PayLater in the younger generation is often associated with a materialistic orientation, which is the tendency of individuals to judge happiness based on the ownership of goods and consumption experiences. The results of the survey in 2023 show that PayLater is most widely used for fashion shopping, followed by home appliances, electronics, laptops or mobile phones, and body care (Databoks.katadata, 2023). In addition, a survey from Populix shows that PayLater is commonly used for needs such as clothing (48%), data or electricity or internet packages (48%), monthly needs (35%), accessories and electronics (21%), buying new gadgets (19%), and for vacations as much as 10% (Populix, 2023). This condition shows that the use of PayLater is often intended for the purchase of non-primary items such as clothes, accessories, and gadgets. Research conducted by Sari and Suyasa (2017) in an experiment showed that PayLater users have a tendency to spend more than cash users. This condition shows that the behavior of using PayLater is closely related to value materialism, which encourages consumptive behavior in consumers.

The use of PayLater does have various benefits, including the ease of making payments. However, on the other hand, the use of PayLater can also be detrimental to consumer welfare if not used responsibly, especially if it is used only to buy desired goods and not for basic goods (Lia & Natswa, 2021; Schomburgk & Hoffmann, 2023), such as increasing the risk of consumptive behavior or excessive spending without a plan. In addition, there is also a big risk if consumers are late or fail to pay PayLater, such as large fines that are much more expensive than the actual goods, identity hacking, being blacklisted by BI Checking, and difficulty taking out mortgages or official installments (CNBC Indonesia, 2023; DJKN Ministry of Finance, 2022). Failure to pay the PayLater can also

trigger re-indebted behavior to cover previous debts, as happened in Australia, so that it can increase installments (Boxell, 2022). It's like an endless vicious cycle that makes consumers go into debt to cover previous debts.

The use of PayLater will also be riskier if consumers do not have financial literacy and good financial management skills. OJK (2022) noted that the financial literacy level of the Indonesian population is only 49.68%, although it has increased compared to 2019, which was only 38.03%. However, when compared to the number of Indonesians, there are still hundreds of millions of people who have not been properly educated financially in terms of data. In fact, ideally, the growth in the use of PayLater is accompanied by high financial literacy, especially because the growth of PayLater users from year to year continues to increase, such as the addition of 18 million PayLater users from 2022 to 2023, and is projected to continue to increase (Tempo Bisnis, 2022).

The theory of planned behavior (TPB) states that the intention of individuals will show individual behavior in the future (Fishbein & Ajzen, 1975). In other words, when consumers with high intentions show a high level of behavior at a time (Schiffman & Kanuk, 2000). Therefore, the higher the intention to use PayLater, the higher the likelihood of an individual using PayLater in the future.

The ease of consumers in accessing PayLater for shopping, advantages in price, and ease in registration requirements allow consumers to still be able to buy goods even if they do not have sufficient funds (Dahlberg et al., 2015; Farhani et al., 2023; Nury & Prajawati, 2022). This certainly opens up opportunities for consumers to still be able to meet their consumption needs even though their financial condition is in a bad state. This phenomenon in the context of consumer consumption is closely related to materialism, which is the view of individuals who consider the ownership of goods/materials as the key to happiness/satisfaction and success (Richins & Dawson, 1992). In Indonesia itself, many cases of young generations are trapped with the use of PayLater because of the desire to fulfill the desire to have material goods or materialistic needs (CNN Indonesia, 2023). Therefore, materialism is a key factor in predicting the intention to use PayLater.

Materialism is a psychological misconception related to an individual's view of material objects. In the consumer behavior literature, materialism is categorized as an internal factor because it is in the form of personal values and beliefs that individuals have (Richins, 2004). Materialism is a phenomenon in which individuals make material possessions the key to their happiness and success, with three dimensions, namely happiness, centrality, and success (Richins & Dawson, 1992). The dimension of success in materialism is the view of individuals who judge success based on the quality and quantity of possessions owned and use possessions as a way to improve social status, the dimension of centrality views property ownership as the center of life, rejects a simple lifestyle, and favors a luxurious lifestyle, and finally, the dimension of happiness believes that material possessions are a source of happiness, if this is not fulfilled it can bring frustration (Richins, 2004; Richins & Dawson, 1992). The relationship of materialism to the use of debt, credit cards, and installments, which is currently similar to the use of PayLater, is also expressed in the theory of materialism because it is related to the desire to own and buy unnecessary goods by means of debt, low savings rates, compulsive shopping, financial stress, and social conflicts (Richins, 2013). Individuals who have a positive view of debt-to-debt behavior tend to spend more to meet their high levels of materialism (De Matos et al., 2019).

Previous research has shown that materialism is positively related to the consumption of goods, as buying goods can provide pleasure and raise one's social status (Heaney et al., 2005; Kamal et al., 2013). Individuals will focus on getting things because they want to increase their social status, so they are willing to use PayLater (Raj et al., 2023). The inability of individuals to fulfill the desire to

have material possessions will cause frustration (Gurnik-Durose, 2023). Therefore, individuals with a high level of materialism also have a high intention to use a credit card that is systematically similar to a PayLater, because they will do whatever is necessary to fulfill their desires, even if they have to pay in installments or owe (Ahamed & Limbu, 2018). Based on previous research, it can be concluded that materialism and its three dimensions have a role in influencing a person to use personal installments or PayLater.

Different from previous research, a study conducted by Norvilitis et al. (2006) found that materialism did not affect personal installments or the use of PayLater. In addition, research from Nepomuceno & Laroche (2014) in Brazil also found that not all dimensions of materialism affect materialism on personal installments. The happiness dimension has a positive influence, while the success dimension has a negative effect; the centrality dimension does not affect the intention to use PayLater (Nepomuceno & Laroche, 2014). Another study in Bangladesh examined the intention of using a credit card that also shares the same principle as PayLater, finding that only the dimensions of centrality and success have an effect, while the dimension of happiness has no effect (Ahamed & Limbu, 2018). The various studies above show that the influence of materialism on the intention to use payment methods with PayLater is still inconsistent.

Previous studies have shown different influences of each dimension of materialism on PayLater's payment methods, but the results of studies in Western and Eastern countries have shown different results. Previous studies have mostly examined the influence of materialism on the intention to use installments, debts, and credit cards. However, the latest study by Raj et al. (2023) specifically measures the intention to use PayLater, but it still has limitations because it only measures the influence of materialism partially, without measuring all its dimensions, so the influence of each dimension is not yet known. Furthermore, no similar studies have been conducted in Indonesia to confirm the findings of previous studies, which tend to have differences. The urgency of this research is even stronger considering the differences in the manifestations of materialism in various countries, especially Western and Eastern countries (Ahamed & Limbu, 2018). Therefore, this study is very important to fill the gap in the literature that analyzes the influence of materialism based on all dimensions on the intention to use PayLater in Indonesia so that it can provide a more comprehensive understanding of this phenomenon, especially in Eastern cultures, this study aims to find out how materialism and each dimension affect the intention to use PayLater with the target population of early adults who are the age group of PayLater users in Indonesia.

Intention to Use PayLater

BNPL, or more commonly referred to as PayLater in Indonesia, is an installment method that allows consumers to buy products and services and then pay for them in installments for a certain time instead of paying directly in full when buying (Relja et al., 2024). However, unlike credit cards that go through a long verification process to determine the feasibility of using credit, PayLater tends to be more commonly used by the general public because the requirements are easier, such as only using a real identity, so they do not really look at the feasibility and ability of consumers to use PayLater.

Intentions have been extensively researched to measure the occurrence of behavior. Theories used to measure intention, including the TPB, explain that a person's behavior can be explained based on their intention to perform a behavior (Fishbein & Ajzen, 1975). TPB is the most widely used theory to measure intent, which was then developed in research to measure purchase intent, intention to use PayLater, and intention to use credit cards (Montaño & Kasprzyk, 2015; Raj et al., 2023b). In addition, other theories related to behavior were also developed, especially related to the use of technology, namely the technology acceptance model (TAM) and the unified theory of acceptance

and use of technology (UTAUT). TPB, TAM, and UTAUT are widely used in research related to financial technology, such as the intention to use BNPL, e-wallets, e-commerce, and credit cards (Afandi et al., 2022; Aisjah, 2024; Jagadhita & Tjhin, 2023; Nindya & Astuti, 2022). Three antecedents can form the intention to behave, including: (1) plan to use; (2) interested in using; and (3) will continue to use in the future (Venkatesh & Bala, 2008). Therefore, the intention to use PayLater is defined as the extent of an individual's intention to use PayLater in the future and how he or she thinks about using PayLater services (Raj et al., 2023; Hsu & Lin, 2015).

Materialism

Materialism is a form of consumer behavior developed by several experts; Belk and Richins are the most widely referenced developers of the theory of materialism. Materialism, according to Belk, is an individual trait that considers it important, and there is a sense of obligation to have objects that are worldly, so materialism, according to Belk, is more seen as a personality with three dimensions, namely possessiveness, non-generosity, and envy.

Richins (1992) defines materialism as an individual's attachment to property ownership, so that it will put property ownership as a very important thing in his life. When consumers have a materialistic nature, they judge their success based on what they have, so materialism is considered a value inherent in the individual. Therefore, in research on consumer behavior, Richins' theory of materialism is more commonly used. Richins (1992) explains that materialism consists of three dimensions:

1. *The dimension of success* means looking at their own and others' success based on the quantity and quality of goods they have. Materialistic individuals will have an idea of the perfect life and the ideal self-concept in relation to matter, and assume that they will only succeed when they have achieved these expectations. It can affect consumption behavior in individuals because their definition of success is material and will appear.
2. *The dimension of centrality* means that individuals place ownership and what they acquire at the center of their lives. This dimension makes a high level of materialism their way of life and makes a series of plans to make it happen. This can be dangerous because it can encourage individuals with materialistic values to spend the resources they have to achieve things that are possessive in nature.
3. *The dimension of happiness* is one of the reasons why ownership and acquisition are very important for individuals because they view it as an important aspect for their satisfaction and happiness in life. This dimension can make individuals view that the source of satisfaction and dissatisfaction in life comes from possession. In addition, this dimension also includes feelings of discomfort or hurt when not being able to have the desired item.

The Influence of Materialism on the Intention to Use PayLater

PayLater is a payment method that began to develop in the past few years, so previous research generally measured materialism with debt, installment, and credit card use. Previous research has shown that individuals who have a positive view of debt and have a tendency to spend with debt have high levels of materialism (Matos et al., 2019). Research related to materialism on debtor behavior has also shown a positive influence because individuals with high materialism will make purchases to achieve happiness and satisfaction (Lebdaoui & Chetioui, 2021). A recent study in India on college students shows the influence of materialism on the intention to use PayLater (Raj et al., 2023).

H1: Materialism affects the intention to use PayLater.

The Influence of the Success Dimension of Materialism on the Intention to Use PayLater

One of the indicators in the success dimension is that individuals demonstrate their success through the possession of items that can improve their social status (Richins, 1992). Research by Raj et al. (2023) in India on student subjects indicates that materialism affects the intention to use PayLater because there is an urge to raise their social status through the ownership of goods. Efforts to raise his social status can be one of the indicators that the individual wants to be seen as a successful person in his environment (Banerjee & Dittmar, 2008). It can be concluded that people who have a high materialism of success will use goods or possessions as a way to show their success in life, even if they have to go into debt to achieve it. This relationship is supported by previous research that found that the success dimension is the dimension of materialism that has the greatest influence on the intention to use credit cards (Ahamed & Limbu, 2018).

H2: The success of materialism affects the intention to use PayLater

The Influence of the Centrality Dimension of Materialism on the Intention to Use PayLater

The centrality dimension of materialism means that property ownership is considered a center in life that can encourage individuals to exert all the resources they have to achieve that ownership (Richins, 1992). The ownership of luxury goods is one of the indicators of the dimension of centrality (Richins, 1992). Watson's research (2003) shows that materialism encourages people to make luxury purchases, and those with high materialism have a more positive view of credit card and installment purchases than those with low materialism. The use of debt or installments to make a purchase of luxury items can indicate that a person is attempting to use available resources to achieve property ownership. Research by Ahamed & Limbu (2018) shows that the centrality dimension affects the intention to use PayLater. Therefore, it can be hypothesized that individuals who consider property ownership as the center of their lives are more likely to get into debt because they will make excess purchases to fulfill the purpose of owning property (Nepomuceno & Laroche, 2015).

H3: The centrality of materialism affects the intention to use PayLater

The Influence of the Happiness Dimension of Materialism on the Intention to Use PayLater

Research by Richardson et al. (2013) indicates that individuals who pursue their happiness through property ownership have more debt. These results may indicate that happiness materialism can also affect the intention to use PayLater because individuals with high materialism will assume that their source of happiness is to have material objects. The happiness dimension of materialism will also encourage individuals to constantly fulfill their desire to buy things; difficulty fulfilling their desire for material possessions will trigger frustration (Gornik-Durose, 2023). In the theory of materialism of the happiness dimension, individuals who have high materialism in the happiness dimension will feel feelings of frustration, disappointment, and discomfort when they are unable to fulfill their desire to have things (Richins, 1992). Therefore, paying installments or going into debt is one of the efforts to eliminate this inconvenience. In addition, materialism makes people more likely to make purchases and go into debt because it can provide satisfaction and happiness (Azma et al., 2019). Previous similar research has also shown results that the dimension of happiness is the dimension of materialism that has the most influence on personal debt (Nepomuceno & Laroche, 2015).

H4: Happiness from materialism affects the intention to use PayLater

METHODS

This study uses a quantitative approach with a correlational approach. The variables in this study consisted of two variables, namely materialism with three dimensions, including success, centrality,

and happiness as independent variables, and the intention to use PayLater as the dependent variable. The subjects of this study are the early adult age group, or 18 to 40 years old, as the age group of the most PayLater users, and have shopped using e-commerce because it is related to intention, so that it does not require special characteristics outside of the use of e-commerce. The population in this study is unknown, so the sample calculation uses the Lemeshow formula with an error level of 10% so that a minimum of 100 respondents is required. There were a total of 308 respondents who participated in this study. The sampling method in this study is purposive sampling with the following respondent characteristics: (1) aged 18–40 years; (2) have shopped using e-commerce; and (3) willing to be a research participant. The data was collected by distributing an online Google Form questionnaire on social media from June 3 to 15, 2024.

The instrument in this study was adapted from the short version of the Materialism Value Scale (MVS) by Richins (2004), which consists of 15 items, and the Intention To Use PayLater Scale (Raj et al., 2023), which consists of 3 items. The scale derived from English was then adapted into Indonesian by the translation and back translation methods. The translation was carried out by English linguists, psychology alumni, and psychology lecturers, and then the synthesis process was carried out by the author. After that, it was followed by an expert judgement process by four psychology lecturers to review the results of language and content adaptation.

This study used a Likert scale with five answer choices ranging from 1 to 5, namely *strongly disagree* to *strongly agree*. Based on the results of expert judgment, Aiken's V value for both variables ranges from .800 to .950. Thus, both research variables have good content validity because they meet the coefficient requirement of more than .80 (Aiken, 1985). After the adaptation process, instrument testing was conducted on 31 respondents. Four materialism items could not be used because the calculated r -value was smaller than the r -table value ($< .355$). Thus, there are 11 items from the materialism variable and three items from the intention to use PayLater variable, which have a Pearson product-moment coefficient greater than the r -table value and a total corrected item value of more than .30. The adapted materialism scale of 11 items has a reliability of .765, and the intention scale to use PayLater has a reliability of .866, so both scales are said to be reliable because they have a Cronbach's alpha value of more than .60 (Sugiyono, 2018).

Data analysis was carried out using descriptive analysis, assumption test, and hypothesis test. The classical assumption test used is the normality test, linearity test, multicollinearity test, and heteroscedasticity test. After all the classical assumption tests are met, a parametric test is carried out, namely multiple linear regression analysis, to see the influence of materialism on the intention to use PayLater together or simultaneously, and to find out the influence of each dimension partially.

A classical assumption test on 308 respondents showed that the data met the requirements for hypothesis testing. The normality test had a significance level of .091 ($> .05$), indicating that the data in this study were normally distributed. The linearity test, based on the linear deviation, showed that the success dimension and intention to use PayLater were .250, the centrality dimension and intention to use PayLater were .127, and the happiness dimension and intention to use PayLater were .307. All variables exhibited a linear relationship, as the significance value exceeded .05. The multicollinearity tolerance test and VIF for the success dimension were .605 and 1.652, for the centrality dimension were .671 and 1.489, and for the happiness dimension were .564 and 1.773. Therefore, multicollinearity does not occur because the overall tolerance value is greater than .10 and the overall VIF value is less than 10. The heteroscedasticity test shows a significance of 0.065 for the success dimension, 0.588 for the centrality dimension, and 0.982 for the happiness dimension, indicating that heteroscedasticity does not occur because the significance value is greater than 0.05.

RESULTS

Participant Overview

The subjects of this study were young adults who had used e-commerce. The total number of participants in this study was 308 respondents, with the majority of participants being women, as many as 209 people (67.8%), and the remaining 99 people (32.2%) were men. Then, the student group dominated with 175 people (55.5%), and the worker group with 136 people (44.5%). Based on age, Gen Z dominated with 258 people (83.7%). Based on monthly income per individual, IDR 500,000 to IDR 2,000,000 was the largest group with 150 people (48.5%), while the smallest distribution was in the group with a monthly income of more than IDR 4,000,000, as many as 24 people (17.1%).

Table 1.
Participant Overview (*N* = 308)

Variable	Category	<i>n</i>	%
Gender	Female	209	67.8
	Male	99	32.2
	Total	308	100
Status	Student	170	55.5
	Worker	138	44.5
	Total	308	100
Age (years)	18–27	258	83.7
	28–40	50	16.3
	Total	308	100
Individual Monthly Income (IDR)	500,000–2,000,000	150	48.5
	2,000,001–4,000,000	105	34.4
	< 4,000,001	53	17.1
	Total	308	100

In the section on using PayLater to shop in e-commerce, respondents can choose more than one answer choice. Respondents most frequently used PayLater for online shopping for clothing, beauty products, and electronics. This overview of the use of PayLater shows that PayLater in e-commerce is widely used for things other than basic needs.

Table 2.
Use of PayLater

Variable	Category	Sum
Use of PayLater	Clothes	78
	Beauty	67
	Electronics and the Internet	63
	Basic Needs	55
	Food/Beverage	52
	Hobbies/Entertainment/Leisure	47
	Accessories	40

Descriptive Analysis

The descriptive analysis aims to determine the categories of materialism scores and intention to use PayLater in early adults who have shopped using e-commerce.

Table 3.
Hypothetical Descriptive Statistics

Variable	X_{\min}	X_{\max}	Range	Mean	SD
Success	4	20	16	14.67	3.128
Centrality	6	15	9	11.24	1.852
Happiness	4	20	16	14.17	3.351
Intention to Use PayLater	3	15	12	9.39	3.824

Table 4.
Hypothetical Table ($N = 308$)

Category	Success		Centrality		Happiness		Intention to Use <i>PayLater</i>	
	n	%	n	%	n	%	n	%
Very Low	37	12	28	9.1	25	3.1	28	9.1
Low	54	17.5	71	23.1	88	26.9	77	25
Medium	117	38	126	40.9	65	21.1	84	27.3
High	91	29.5	78	25.3	128	41.6	119	39.6
Very High	9	2.9	5	1.6	7	2.3	0	0
Total	308	100	308	100	308	100	308	100

Based on the results of the descriptive analysis, the majority of e-commerce users have a high level of intention to use PayLater in the high category, which is 39.6%, so the characteristics of the respondents in this study are that they have a high intention to use PayLater.

In the dimensions of materialism, the majority of respondents had a medium category of 38%, followed by a high category of 29.5%. Furthermore, in the centrality dimension, most respondents were included in the medium category, as much as 40.9% and then the high dimension, as much as 25.3%. Finally, in the happiness dimension, most respondents were in the high category of 41.6%. Thus, in the materialism variable, the level of materialism in the dimension of happiness is the highest when compared to the dimensions of success and centrality.

Table 5.
Cross-Gender Tabulation

	Category	Success		Centrality		Happiness		Intention to Use <i>PayLater</i>	
		N	%	N	%	N	%	N	%
Female	Very Low	19	9	11	5.3	17	8.1	14	6.7
	Low	34	16.2	45	32.5	44	21	56	26.8
	Medium	83	39.8	95	45.5	49	23.5	53	25.4
	High	69	33	56	26.8	94	45	86	41.1
	Very High	4	2	2	1	5	23.4	0	0

Total		209	100	209	100	209	100	209	100
Male	Very Low	13	13.1	10	10.1	10	10.1	6	8.1
	Low	17	17.2	25	25.3	33	33.3	27	27.3
	Medium	46	46.4	35	35.3	22	22.2	33	33.3
	High	20	20.2	27	27.3	33	33.4	31	31.3
	Very High	3	3	2	2	1	1	0	0
Total		99	100	99	100	99	100	99	100

Based on the results in Table 5 or cross-tabulation by gender, women showed a higher level of intention to use PayLater (41.1%) than men (31.1%). In the variable dimensions of materialism, women show a higher level of materialism than men.

Table 6.
Tabulation Status

	Category	Success		Centrality		Happiness		Intention to Use PayLater	
		N	%	N	%	N	%	N	%
Student	Very Low	22	12.9	13	7.6	16	8.8	24	14.1
	Low	44	25.9	47	27.6	65	38.1	57	33.5
	Medium	64	37.7	70	41.2	31	18.1	45	26.5
	High	36	21.1	36	21.2	56	33	44	18.9
	Very High	4	2.4	4	2.4	3	2	0	0
Total		170	100	170	100	170	100	170	100
Worker	Very Low	15	10.9	15	10.9	10	7.2	4	2.9
	Low	10	7.2	24	17.2	18	13	20	14.5
	Medium	53	38.4	56	40.5	34	24.6	39	28.3
	High	55	39.9	42	30.4	72	52.2	75	54.3
	Very High	5	3.6	1	1	4	3	0	0
Total		138	100	138	100	138	100	138	100

Based on the results in Table 6 or cross-tabulation based on status, workers showed a higher level of intention to use PayLater (54.3%) than students (18.9%). In the variable dimensions of materialism, the working group also showed a higher level of materialism than the students.

Table 7.
Cross-Tabulation of Individual Monthly Income

	Category	Success		Centrality		Happiness		Intention to Use PayLater	
		N	%	N	%	N	%	N	%
IDR 500,000 to IDR 2,000,000	Very Low	18	12	12	8	15	10	21	14
	Low	38	25.3	40	26.6	58	38.7	45	30
	Medium	58	38.7	64	42.7	29	19.3	46	30.7
	High	32	21.3	31	20.7	44	29.3	36	25.3

	Very High	4	2.7	3	2	4	2.7	0	0
Total		150	100	150	100	150	100	150	100
IDR 2,000,001 to IDR 4,000,000	Very Low	11	10.5	7	6.7	4	3.8	2	2
	Low	13	12.4	21	20	20	18.7	26	24.7
	Medium	38	36.2	40	38	21	19.8	26	24.7
	High	40	38	35	33.3	59	59.7	51	48.6
	Very High	3	2.9	2	2	1	1	0	0
Total		105	100	105	100	105	100	105	100
> IDR 4,000,000	Very Low	8	15.1	9	17	6	11.3	5	9.4
	Low	3	5.6	10	18.9	5	9.4	6	11.3
	Medium	21	39.6	22	41.5	15	28.3	12	22.7
	High	19	35.9	12	22.6	25	47.2	30	56.6
	Very High	2	3.8	0	0	2	3.8	0	0
Total		53	100	53	100	53	100	53	100

Based on the results in Table 7 or cross-tabulation based on individual monthly income, the group with monthly income of more than IDR 4,000,000 showed a higher level of intention to use PayLater (56.6%) than the IDR 2,000,000 to IDR 4,000,000 group (48.6%) and the IDR 500,000 to IDR 2,000,000 group had the lowest intention compared to other groups (25.3%). In the materialism variable dimension, the IDR 2,000,000 to IDR 4,000,000 group showed the highest level of materialism, followed by the monthly income group of more than IDR 4,000,000, and the IDR 500,000 to IDR 2,000,000 group had the lowest level of materialism.

Hypothesis Test

Based on the tests, the regression analysis obtained a significance value of $F = .000$, which meets the requirement for significance ($< .05$). Therefore, this regression model shows the influence of materialism on the intention to use PayLater. Materialism affects the intention to use PayLater, so hypothesis 1 is accepted. The R^2 value of .189 indicates that materialism contributes 18.9% to the intention to use PayLater, while other factors outside of materialism account for the remaining variance.

Table 8.
Hypothesis Test

Variable	<i>B</i>	<i>t</i>	<i>T</i>	<i>F</i>	<i>R</i> ²
Materialism (H ₁)	0.798	4.133	0.000	0.000	.189
Success (H ₂)	0.206	2.444	0.015		
Centrality (H ₃)	0.042	0.379	0.705		
Happiness (H ₄)	0.371	4.410	0.000		

In Table 8, the results of the multiple linear regression analysis hypothesis test are obtained as follows:

$$Y = 0.798 + 0.206X_1 + 0.042X_2 + 0.371X_3 \quad (1)$$

where X_1 represents success, X_2 represents centrality, and X_3 represents happiness. For the success dimension, the regression coefficient indicates a positive relationship. Thus, a one-unit increase in success is associated with a 0.206-unit increase in intention to use PayLater. Similarly, for the happiness dimension, the regression coefficient also indicates a positive relationship, meaning that a one-unit increase in happiness corresponds to a 0.371-unit increase in intention to use PayLater.

The effect of success on intention to use PayLater shows a significance value of .015, which is below .05. Therefore, hypothesis 2 is supported. For centrality, the significance value is .705, which exceeds .05, indicating that hypothesis 3 is not supported and centrality does not influence intention to use PayLater. Finally, the effect of happiness on intention to use PayLater shows a significance value of .000, which is below .05. Thus, hypothesis 4 is supported, indicating that the happiness dimension significantly influences intention to use PayLater.

DISCUSSION

Overview of Materialism and Intention to Use PayLater in Early Adult Users

The intention to use PayLater aims to measure how consumers' intention to use PayLater in the future. In this study, based on the results of the descriptive analysis, the majority of consumer intention levels are in the high and medium range. Women have a higher intention to use PayLater. These results can also be influenced by a higher level of female materialism than men, so the intention to use PayLater tends to be higher, although it is not a big difference. The finding that the level of materialism and intention to use PayLater is higher in women is similar to the results of a study by Lebdaoui & Chetioui (2021) because women have a higher tendency to be attracted to material objects that can provide pleasure. One way to fulfill these desires is to engage in debt-bearing behaviors. The results of the research by Lebdaoui and Chetioui (2021) can also illustrate why in this study, PayLater is widely used for non-secondary purposes or those that provide pleasure such as beauty, hobbies or vacations or entertainment, accessories, because clothing and electronics, although categorized as basic needs in the current era, are closely related to materialism (Adityawan & Kusuma, 2018).

The worker group has a higher level of materialism and intention to use PayLater than the student group. The level of materialism and intention to use PayLater is higher in the monthly money group or income of more than IDR 2,000,000 than in the monthly money group of less than IDR 2,000,000. Income is one of the important factors that determines an individual's interest in using PayLater. Individuals with higher income will be interested in using PayLater because increased income will make consumption and needs also increase (Asja et al., 2021). Income can also make individuals more interested in using PayLater because it is more possible to pay off PayLater installment responsibilities and avoid risks (Asja et al., 2021). The findings can be related to workers who have a higher level of intention to use PayLater than students.

The Influence of Materialism on the Intention to Use PayLater in Early Adulthood of E-Commerce Users

Materialism affects the intention to use PayLater simultaneously. This result is in line with research by Raj et al. (2024) that consumers with a high level of materialism have the possibility of using PayLater to fulfill the desire to own material objects. Other studies have also found an influence between materialism and debt-to-do behavior, as individuals with high materialism are more likely to engage in debt-to-do behaviors as they will make purchases to achieve happiness and satisfaction (Lebdaoui & Chetioui, 2021). A study in Indonesia also showed results that materialism influences

excessive indebtedness behavior because materialism causes the desire to fulfill the desire to own goods (Manafe & Fanggidae, 2021).

Descriptive analysis shows that the highest level of materialism is in happiness, then success, and finally centrality. Happiness has the highest regression coefficient value, making it the most influential dimension of materialism. These results are slightly different from the study by Ahamed and Limbu (2018), which found that success is the dimension that has the greatest influence on credit card use, but supports the research of Nepomuceno & Laroche (2014) and Richardson et al. (2013) that the happiness dimension is the dimension that most influences the use of installments.

Success means that individuals have a tendency to judge the success of themselves and others based on the quality and quantity of material objects they possess (Richins & Dawson, 1992). The results show that success has an effect on the intention to use PayLater, so individuals who consider that success is seen based on material possessions are more likely to use PayLater to shop. These findings are supported by studies that individuals with high materialism have a tendency to engage in the behavior of using PayLater to fulfill their desire to own things, especially those that they think can improve social status (Lim et al., 2023; Raj et al., 2023). The better a person's social status, the more likely it is that the individual is seen as a successful person by their social environment, and owning goods is one of the things that can indicate success and social status (Banerjee & Dittmar, 2008). However, there are studies that view success and debt as two contradictory things if the individual believes that success means having material objects without engaging in installment or debt behavior (Nepomuceno & Laroche, 2015). Therefore, based on previous research and the results of this study, it is concluded that the influence of success materialism on the intention to use PayLater is influenced by how individuals define success. Individuals who consider success as property ownership without having installments or debts will be less likely to engage in PayLater shopping behaviors than individuals who do not mind installment methods or are in debt to fulfill property ownership.

Happiness means that individuals view the ownership of material possessions as essential to achieving happiness, satisfaction, and well-being in life, and will cause discomfort if they cannot buy things that they think can bring happiness (Richins, 1992). The results showed that happiness showed the greatest influence on the intention to use PayLater. The finding that happiness affects the intention to use PayLater is supported by the results of studies that state that if individuals have the belief that property ownership is a source of happiness, it will increase the motivation to take installments (Nepomuceno & Laroche, 2015; Richardson et al., 2013). Individuals with a high level of materialism or happiness will constantly try to satisfy material desires, but material satisfaction is difficult to achieve, so when faced with the reality that they cannot afford to buy things, frustration and disappointment will arise (Gornik-Durose, 2023). Therefore, the appearance of feelings of discomfort due to the reality that they are unable to buy everything they want, using PayLater can be an alternative to fulfill their desires and eliminate feelings of discomfort.

Centrality means that individuals centralize the ownership of property as the center of their life, so that a person will make a plan and exert the resources they have to achieve that ownership (Richins, 1992). The results showed that centrality had no effect on the intention to use PayLater. Similar findings were also found in other studies that showed that the centrality dimension did not affect personal debt (Nepomuceno & Laroche, 2015). Ownership of luxury goods is one of the indicators in the dimension of centrality (Richins & Dawson, 1992), while the PayLater limit is generally not too large, such as the limit on Shopee PayLater, which has a nominal value of IDR 750,000 and a maximum of IDR 9,000,000. However, the nominal can continue to increase if you often shop using

PayLater (Nakita.grid.id, 2023), so that the PayLater limit owned by users is generally not enough to buy more expensive items. In addition, ease of access is one of the reasons individuals use PayLater (Nury & Prajawati, 2022), and ease of access will increase the likelihood of using the method (Soman & Cheema, 2002). Therefore, in using PayLater, individuals do not need to spend large resources to use PayLater, which can also affect the low influence of centrality on the intention to use PayLater.

CONCLUSION

This study aims to examine the influence of materialism and the three dimensions of materialism: success, centrality, and happiness, on the intention to use PayLater. This study found that materialism simultaneously affected the intention to use PayLater as much as 18.9% and the remaining 81.1% was influenced by other variables. The dimensions of success and happiness affect the intention to use PayLater, while the dimension of centrality has no effect on the intention to use PayLater. The most influential dimension in the intention of using PayLater is happiness. The limitation of this study is that although this study targets the early adulthood age group or consists of Gen Z and Millennials, who statistically are the most PayLater users, in reality, respondents are dominated by Gen Z. Further research could add other variables to be studied as independent variables and further explore the influence of each dimension of materialism to address gaps in previous research. Demographic variations could also be explored. PayLater users are advised to use PayLater wisely. It is important to consider your financial situation and ability to repay installments, especially if the item being purchased has material value. This is because PayLater can pose long-term risks, and default can trigger further debt.

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