



Motivational Drivers of Shopee PayLater Usage: Economic, Psychological, and Social Perspectives Among Communities in Sinjai Regency, Indonesia

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ABSTRACT

This study examines the growing use of digital credit services by focusing on Shopee PayLater adoption in Sinjai Regency, Indonesia, a region where limited financial access and shifting consumption patterns have increased reliance on flexible payment systems. Despite the rapid expansion of Buy-Now-Pay-Later services, little research has explored the multidimensional motivations driving their use in semi-rural communities. The study aims to identify the economic, psychological, and social motivational drivers behind Shopee PayLater usage among residents of Sinjai. A qualitative research design was employed, using purposive sampling to select community members from diverse occupations, with primary data collected through in-depth, semi-structured interviews. Thematic analysis was used to classify and interpret recurring patterns across interview transcripts. Findings revealed three dominant motivational themes: economic motivations, particularly the convenience of deferred payment and financial flexibility in meeting urgent or strategic needs; psychological motivations, including emotional satisfaction, perceived modernity, and increased self-confidence from participating in contemporary consumption trends; and social motivations, such as peer influence, community norms, and the desire to avoid social exclusion in digital shopping practices. These results show that PayLater adoption is driven not merely by financial necessity but by a combination of emotional and social dynamics embedded in everyday life. The study contributes to the understanding of digital credit behavior in developing regions and offers practical implications for policymakers and financial service providers seeking to design responsible, inclusive, and culturally attuned digital financing solutions.

1. Introduction

The rapid development of digital financial technology has significantly transformed consumer behavior worldwide by enabling more convenient, flexible, and accessible payment systems. One of the most prominent innovations in this sector is the Buy-Now-Pay-Later (BNPL) service, which allows consumers to obtain goods or services immediately and complete payments through deferred installments. In Indonesia, the expansion of digital marketplaces and financial technology platforms has accelerated the adoption of BNPL services, particularly through platforms such as Shopee

PayLater. This service has become increasingly popular because it offers practical payment alternatives, especially for consumers who have limited access to conventional banking and credit facilities. According to (Pratika et al., 2021), the emergence of digital credit systems has reshaped consumption patterns and purchasing decisions by providing easier financial access through digital platforms. The growing popularity of BNPL services reflects broader changes in digital financial ecosystems and highlights the increasing dependence of consumers on technology-based financial solutions.

At the local level, the relevance of digital credit services is particularly visible in semi-rural regions such as Sinjai Regency, where economic limitations and informal employment structures continue to shape household financial behavior. In communities where financial resources are relatively constrained, services such as Shopee PayLater provide flexibility in purchasing essential and non-essential goods without immediate full payment obligations. This flexibility is considered beneficial for many consumers because it supports short-term financial management and consumption needs. Furthermore, the rapid penetration of smartphones and internet connectivity in rural and semi-rural areas has increased public exposure to digital financial services. Consequently, understanding the motivations underlying the adoption of PayLater services in Sinjai Regency has become increasingly important for policymakers, academics, and financial service providers seeking to develop inclusive and responsible digital financial systems that align with local socioeconomic conditions.

Despite the growing adoption of BNPL platforms in Indonesia, existing studies have predominantly concentrated on urban communities and large metropolitan areas. Previous research has mainly discussed issues related to financial literacy, usage behavior, consumer satisfaction, and risk management associated with digital credit services. However, limited attention has been given to the multidimensional motivations that influence consumers to adopt BNPL services, particularly in rural or semi-rural contexts. Existing literature has not adequately explored how economic motivations, psychological factors, and social influences interact simultaneously to shape consumer decisions regarding PayLater usage. In addition, empirical evidence from underrepresented regions in Indonesia, including Sinjai Regency, remains scarce. As a result, the current body of literature does not fully explain how local cultural characteristics, socioeconomic conditions, and community interactions affect the acceptance and use of digital credit systems in semi-rural societies. This limitation creates an important research gap that requires further investigation.

Based on the identified gap, the research problem addressed in this study is the limited understanding of the factors motivating residents of Sinjai Regency to use Shopee PayLater services.

More specifically, the study seeks to determine how economic, psychological, and social motivations influence the adoption of BNPL services among local communities. This problem is important because consumer behavior in digitally mediated financial transactions differs across regions and socioeconomic environments. Without a clear understanding of these motivational factors, efforts to improve financial inclusion and develop responsible lending practices may not effectively address the actual needs and behaviors of consumers in semi-rural communities.

Accordingly, this study aims to examine the economic, psychological, and social drivers behind the use of Shopee PayLater among communities in Sinjai Regency. The primary objective is to analyze the relative significance of each motivational dimension and to understand how these dimensions interact in influencing user adoption of BNPL services. In addition, this study seeks to identify behavioral patterns related to PayLater usage, evaluate the influence of peer groups and community interactions, and examine how payment flexibility affects consumers' financial decision-making processes. These objectives are expected to provide a clearer understanding of consumer motivations toward digital credit services in semi-rural areas.

Theoretically, this study contributes to the growing literature on consumer behavior and digital financial technology by extending existing discussions on BNPL adoption into a semi-rural Indonesian context. The study enriches current theories related to digital financial behavior by incorporating economic, psychological, and social dimensions within communities that have received limited scholarly attention. Practically, the findings are expected to assist policymakers, financial institutions, and digital platform providers in designing responsible, inclusive, and culturally appropriate digital credit services. The results may also support the development of educational initiatives aimed at improving public awareness regarding responsible digital financial management and consumer protection. Furthermore, this study offers novelty by providing a comprehensive qualitative understanding of BNPL adoption behavior in Sinjai Regency, an area that has rarely been examined in previous studies concerning digital financial services in Indonesia (Adinda

Selvina Adhani, Nurhayati, 2025).

Finally, this paper is organized into several sections. The next section presents a review of relevant literature, followed by the research methodology, results and discussion, and concludes with recommendations and implications for practice and policy.

2. Literature Review

2.1 Conceptual and Theoretical Foundations

The rapid expansion of financial technology has transformed consumer financial behavior by introducing more flexible and technology-based payment systems. One of the most widely adopted innovations is the Buy-Now-Pay-Later (BNPL) service, which enables consumers to obtain products immediately and complete payment obligations through deferred installments. In Indonesia, Shopee PayLater has emerged as one of the dominant BNPL services due to its accessibility, convenience, and integration with e-commerce platforms. According to Pratika et al. (2021), digital credit systems significantly influence online purchasing behavior by reducing transactional barriers and providing easier financial access through digital platforms. The adoption of BNPL services reflects the broader transformation of consumer behavior within digital financial ecosystems.

From a theoretical perspective, this study is grounded in consumer behavior theory and technology adoption perspectives. Consumer behavior theory explains that purchasing decisions are influenced not only by rational economic considerations but also by emotional and social dimensions. In the context of digital credit adoption, consumers evaluate the perceived benefits of financial flexibility, convenience, and consumption opportunities before deciding to use PayLater services. Economic motivation therefore becomes an important determinant of digital credit usage because consumers seek practical financial solutions for urgent and planned consumption activities.

Psychological motivation also plays a central role in explaining fintech adoption behavior. The use of Shopee PayLater is often associated with emotional satisfaction, perceived modernity, and increased self-confidence in participating in digital consumption culture. Psychological perspectives

suggest that consumers may adopt financial technologies not solely because of economic necessity but also because of symbolic and emotional value attached to technology usage. Widiastuti and Sumastuti (2025) emphasized that shopping habits and digital financial usage are closely associated with impulsive behavior and emotional engagement in online shopping environments.

In addition, social influence theory explains that individual behavior is strongly affected by interactions with peers, family members, and community environments. In semi-rural communities such as Sinjai Regency, social relationships and collective consumption trends significantly influence purchasing decisions and financial behavior. Consumers may adopt Shopee PayLater because of recommendations from peers, online communities, or the desire to avoid social exclusion within increasingly digitalized consumption patterns. Amarta and Nisa (2024) argued that PayLater usage is closely associated with consumptive behavior shaped by broader social environments and digital transaction practices.

The integration of economic, psychological, and social dimensions provides a multidimensional framework for understanding digital credit adoption behavior. This study therefore conceptualizes Shopee PayLater usage as a behavioral phenomenon influenced simultaneously by financial necessity, emotional satisfaction, and social adaptation. Such an approach extends previous discussions regarding fintech adoption by emphasizing the interaction between rational and non-rational dimensions of consumer decision-making within semi-rural Indonesian communities.

2.2 Review of Empirical Studies

Previous empirical studies have extensively examined the growth of BNPL services and digital credit adoption in Indonesia. Pratika et al. (2021) found that PayLater systems significantly affect online shopping behavior by increasing transaction convenience and encouraging flexible purchasing decisions. Their study demonstrated that consumers perceive digital credit systems as practical financial alternatives, particularly within expanding e-commerce ecosystems.

Research conducted by Hasan (2021) explored the drivers of BNPL adoption among Shopee

PayLater users in Bogor City, Indonesia. The findings revealed that ease of access, financial flexibility, and promotional incentives were major factors influencing adoption behavior. However, the study primarily emphasized urban consumers and focused mainly on economic considerations, with limited exploration of broader psychological and social motivations.

Recent studies have also examined the relationship between financial literacy and PayLater usage behavior. Sulthan and Apriadi (2025) found that financial literacy and financial self-efficacy significantly influence risk credit behavior among young Shopee PayLater users. Their findings highlighted the importance of users' financial capabilities in managing digital credit responsibly. Nevertheless, the study concentrated mainly on risk behavior among younger populations and did not comprehensively address social and emotional dimensions of fintech adoption.

Widiastuti and Sumastuti (2025) investigated the relationship between financial literacy, PayLater usage, and impulse buying behavior. Their findings suggested that shopping habits mediate the relationship between digital payment usage and impulsive purchasing decisions. This study contributed to understanding the psychological aspects of fintech adoption, particularly emotional engagement and consumption behavior within digital shopping environments.

Similarly, Rizki et al. (2025) examined materialism and impulsive buying behavior by identifying BNPL services as mediating variables among Indonesian consumers. Their findings demonstrated that digital credit services facilitate impulsive consumption patterns, particularly among individuals with strong materialistic tendencies. However, their research mainly emphasized behavioral consumption outcomes rather than exploring broader community-based social influences.

In addition, Adhani et al. (2025) conducted a systematic literature review concerning impulsive buying phenomena in Shopee BNPL services from an Islamic economic perspective. The study highlighted the increasing academic interest in BNPL systems and emphasized the importance of understanding consumer motivations, ethical considerations, and consumption behavior associated with PayLater services. Meanwhile,

Kusmalinda (2025) emphasized that consumer behavior in digital payment systems cannot be explained solely through economic rationality because social adaptation and psychological satisfaction also shape user decisions.

Although previous studies provide important insights regarding BNPL adoption, most research has focused predominantly on urban populations, quantitative approaches, financial literacy, or impulsive buying behavior. Limited studies have explored the simultaneous interaction of economic, psychological, and social motivations within semi-rural Indonesian communities. Therefore, further research is needed to provide a more comprehensive understanding of Shopee PayLater adoption behavior in underrepresented regional contexts such as Sinjai Regency.

2.3 Identification of the Research Gap

Based on the theoretical and empirical review, several important research gaps can be identified. First, previous studies concerning BNPL adoption in Indonesia have predominantly focused on urban populations and metropolitan areas. Semi-rural communities such as Sinjai Regency remain underrepresented despite the increasing penetration of digital financial services in these regions. Consequently, current literature does not adequately explain how local socioeconomic conditions and community interactions influence PayLater adoption behavior in semi-rural settings.

Second, many prior studies have concentrated primarily on economic factors, financial literacy, impulsive buying, or risk behavior in explaining BNPL adoption. Although these studies provide valuable insights, they often analyze motivational dimensions separately rather than integrating economic, psychological, and social factors into a unified analytical framework. This creates a conceptual limitation in understanding the multidimensional nature of digital credit behavior.

Third, existing research has relied heavily on quantitative methodologies that prioritize statistical relationships between variables. While quantitative approaches are useful for measuring behavioral trends, they may not fully capture the contextual experiences, emotional perceptions, and social interactions underlying consumers' decisions to use Shopee PayLater services. Therefore, qualitative exploration is needed to generate deeper insights

into consumer motivations and behavioral dynamics.

Fourth, empirical evidence regarding digital credit adoption in developing and semi-rural Indonesian contexts remains relatively limited. Previous literature has not sufficiently explored how social norms, peer influence, and perceptions of modernity shape digital financial behavior within communities characterized by economic constraints and informal employment structures.

Accordingly, this study seeks to address these gaps by adopting a qualitative exploratory approach to examine the economic, psychological, and social motivations underlying Shopee PayLater usage among residents of Sinjai Regency. By integrating multiple motivational dimensions within a semi-rural Indonesian context, this study contributes original insight into the complexity of digital credit adoption behavior beyond purely financial considerations.

2.4 Development of the Conceptual Framework

This study develops a conceptual framework based on the interaction between economic, psychological, and social motivations in influencing Shopee PayLater usage behavior. The framework assumes that digital credit adoption is shaped not by a single factor but through interconnected motivational dimensions that influence consumers simultaneously.

Economic motivation refers to consumers' need for financial flexibility, purchasing convenience, and access to goods during cash shortages or urgent financial situations. Consumers perceive Shopee PayLater as a practical financial mechanism that allows them to manage short-term financial limitations while maintaining consumption activities. Previous studies by Pratika et al. (2021) and Hasan (2021) demonstrated that financial convenience and deferred payment systems significantly influence consumers' willingness to adopt BNPL services.

Psychological motivation includes emotional satisfaction, confidence, perceived modernity, and comfort associated with using digital financial services. Consumers may experience positive emotional responses when participating in technology-based consumption systems because such services symbolize adaptation to modern lifestyles and technological advancement. Widiastuti

and Sumastuti (2025) emphasized that emotional engagement and shopping habits strongly influence online purchasing behavior involving digital payment systems.

Social motivation refers to the influence of peers, family members, online communities, and broader social trends on consumers' decisions to use Shopee PayLater. In semi-rural communities, social interaction remains highly influential in shaping consumption patterns and financial decisions. Consumers may adopt PayLater services to align themselves with prevailing social practices and avoid exclusion from digital consumption culture. Amarta and Nisa (2024) argued that social environments significantly affect consumptive behavior associated with PayLater transactions.

The conceptual framework of this study therefore positions economic, psychological, and social motivations as interconnected dimensions influencing Shopee PayLater usage behavior among residents of Sinjai Regency. The framework guides the development of interview questions, thematic analysis, and interpretation of findings throughout the research process.

2.5 Hypotheses or Research Propositions

Since this study employs a qualitative exploratory research design, formal statistical hypotheses are not formulated. Qualitative research emphasizes the exploration of participants' experiences, perceptions, and contextual realities rather than testing predetermined causal relationships quantitatively. Therefore, this study develops research propositions instead of hypotheses.

The research propositions are formulated based on the conceptual framework and prior empirical findings regarding BNPL adoption behavior:

1. Economic motivations, particularly financial flexibility and purchasing convenience, influence the adoption of Shopee PayLater among residents of Sinjai Regency.
2. Psychological motivations, including emotional satisfaction, confidence, and perceived modernity, contribute to consumers' decisions to use Shopee PayLater services.
3. Social motivations, such as peer influence, family recommendations, and community consumption trends, affect Shopee PayLater

usage behavior within semi-rural communities.

4. Economic, psychological, and social motivations interact simultaneously in shaping digital credit adoption behavior among Shopee PayLater users.

These propositions are theoretically grounded in consumer behavior and technology adoption perspectives and are supported by previous empirical findings concerning digital financial behavior (Pratika et al., 2021; Hasan, 2021; Widiastuti & Sumastuti, 2025; Kusmalinda, 2025). The propositions guide the thematic exploration and interpretation of participant experiences throughout the study.

3. Research Methods

This study employed a qualitative research methodology to explore the economic, psychological, and social motivations underlying the use of Shopee PayLater among communities in Sinjai Regency, Indonesia. A qualitative approach was considered appropriate because it enables an in-depth understanding of participants' experiences, perceptions, and decision-making processes that cannot be fully captured through quantitative measurement. The study emphasizes contextual interpretation of behavioral patterns related to digital credit adoption in semi-rural communities, thereby providing richer insights into consumer financial behavior and technology acceptance.

The methodology was systematically designed to ensure consistency between the research objectives, data collection procedures, and analytical techniques. Semi-structured interviews were utilized as the primary data collection method, supported by thematic analysis to identify recurring motivational patterns. Furthermore, several procedures were implemented to ensure the credibility, dependability, and trustworthiness of the findings, including triangulation, peer debriefing, and member checking. Ethical principles such as informed consent, confidentiality, and participant anonymity were also strictly maintained throughout the research process. This methodological framework ensured that the study produced reliable and meaningful findings regarding the multifaceted motivations behind Shopee PayLater usage in Sinjai Regency (Rizki et al., 2025; Sulthan & Apriadi, 2025).

3.1 Research Design

This study employed a qualitative exploratory research design to investigate the economic, psychological, and social motivations behind the use of Shopee PayLater among communities in Sinjai Regency, Indonesia. The qualitative approach was selected to obtain comprehensive insights into participants' experiences, perceptions, and behavioral tendencies regarding digital credit usage. Unlike quantitative approaches that focus on numerical measurement, qualitative research enables a deeper understanding of social phenomena and contextual realities experienced by participants.

An exploratory design was considered appropriate because research examining motivations for digital credit adoption in semi-rural Indonesian communities remains limited. Therefore, the study aimed to uncover new insights and patterns rather than test predetermined hypotheses. The research design also facilitated flexibility in exploring participants' perspectives and allowed the emergence of contextual themes during the interview process (Widiastuti & Sumastuti, 2025).

The conceptual framework guiding this study was based on a multidimensional perspective of consumer motivation, integrating economic, psychological, and social factors as the primary dimensions influencing Shopee PayLater usage. This framework served as the foundation for developing interview questions, organizing thematic coding, and interpreting the findings systematically.

3.2 Research Context and Setting

The study was conducted in Sinjai Regency, Indonesia, a semi-rural area characterized by diverse socioeconomic conditions and increasing adoption of digital financial services. Sinjai Regency was selected because it represents a relevant context for examining the expansion of digital credit platforms such as Shopee PayLater among communities with varying economic backgrounds and levels of technological literacy.

The research setting included several coastal and inland subdistricts to capture diverse perspectives regarding digital financial behavior. The context of Sinjai Regency is particularly significant because the region reflects the growing penetration of financial technology services in non-urban communities, where economic limitations, social interactions, and changing consumption

patterns influence the adoption of Buy Now Pay Later (BNPL) services.

By focusing on a semi-rural setting, this study contributes to the literature by expanding understanding of digital credit usage beyond urban populations, which have dominated prior studies. The contextual setting also enhances the applicability and relevance of the findings for policymakers, financial technology providers, and researchers interested in inclusive digital finance.

3.3 Population and Sample / Research Participants

The target population of this study consisted of residents of Sinjai Regency who had used Shopee PayLater at least once within the previous six months. Participants were selected from different socioeconomic backgrounds and occupations to ensure diverse perspectives regarding the motivations for using digital credit services.

Purposive sampling was employed to identify participants who were capable of providing rich and detailed information relevant to the research objectives. The inclusion criteria required participants to have direct experience using Shopee PayLater and to be willing to share their experiences openly during interviews. A total of ten participants were involved in the study, including small business owners, fishermen, students, and homemakers.

The sample size was considered sufficient because qualitative research prioritizes depth of information rather than statistical generalization. Data collection was continued until thematic saturation was achieved, meaning that no substantially new information emerged from additional interviews. Demographically, participants ranged from 20 to 45 years old and included both male and female respondents from coastal and inland areas of Sinjai Regency. This diversity enabled the study to capture broad perspectives regarding economic constraints, psychological motivations, and social influences associated with Shopee PayLater adoption.

3.4 Data Sources and Data Collection

This study primarily utilized primary data obtained through semi-structured, in-depth interviews with selected participants. Semi-structured interviews were chosen because they provide flexibility for participants to express their

experiences and opinions while ensuring that discussions remain aligned with the research objectives.

The interview protocol consisted of open-ended questions exploring economic motivations, psychological factors, and social influences related to Shopee PayLater usage. Interviews were conducted either face-to-face or through video calls depending on participants' accessibility and availability. Each interview session lasted approximately 45–60 minutes.

All participants provided informed consent prior to participation. Interviews were recorded with participants' permission to ensure data accuracy and were subsequently transcribed verbatim for analysis. In addition, field notes were documented during interviews to capture non-verbal expressions and contextual observations that could support data interpretation. The systematic data collection process enhanced the credibility and comprehensiveness of the findings (Rizki et al., 2025).

3.3 Measurement of Variables and Research Instruments

Given the qualitative nature of this study, variables were conceptualized as thematic dimensions representing participants' motivations for using Shopee PayLater. The study focused on three principal dimensions: economic motivation, psychological motivation, and social motivation.

Economic motivation referred to factors related to financial flexibility, purchasing convenience, affordability, and the ability to fulfill urgent consumption needs. Psychological motivation included aspects such as emotional satisfaction, confidence, perceived modernity, and personal comfort associated with digital credit usage. Social motivation encompassed peer influence, family encouragement, community trends, and social acceptance.

The primary research instrument was a semi-structured interview guide developed based on the conceptual framework and relevant prior studies. Open-ended questions were designed to encourage participants to explain their experiences comprehensively. During data analysis, responses were coded according to predefined motivational categories, while additional emergent subthemes

were identified inductively throughout the analytical process.

3.6 Data Analysis Techniques

Data analysis in this study employed thematic analysis to systematically identify, organize, and interpret recurring patterns within the interview data. Initially, all interview transcripts were read repeatedly to ensure familiarity with the content and contextual understanding of participants' responses.

The coding process involved labeling meaningful statements and grouping them into categories related to economic, psychological, and social motivations. Similar codes were then organized into broader themes that represented key motivational patterns associated with Shopee PayLater usage. Themes were continuously refined through iterative analysis to ensure coherence, consistency, and interpretive accuracy.

To support data organization and thematic extraction, NVivo software was utilized during the coding and analysis process. Cross-checking and peer review among researchers were also conducted to strengthen analytical rigor and minimize interpretive bias. This analytical approach enabled the study to generate comprehensive insights into the behavioral dynamics underlying digital credit adoption.

3.7 Validity, Reliability, and Trustworthiness

Several procedures were implemented to ensure the validity, reliability, and trustworthiness of the research findings. Triangulation of data sources was conducted by comparing responses from participants with different occupational and socioeconomic backgrounds. This process helped strengthen the consistency and credibility of the identified themes.

Member checking was also applied by allowing participants to review and confirm the accuracy of transcribed statements and interpretations. In addition, peer debriefing was conducted among researchers to evaluate coding consistency and thematic interpretation. These procedures enhanced the dependability and confirmability of the findings.

The use of systematic thematic analysis and NVivo software further strengthened analytical transparency and reliability. Collectively, these methodological strategies ensured that the research

findings accurately reflected participants' experiences and perspectives regarding Shopee PayLater usage (Hasan, 2021).

3.8 Ethical Considerations

Ethical considerations were strictly observed throughout the research process. Ethical approval for this study was obtained from the Institutional Review Board of Universitas Muhammadiyah Makassar. All participants voluntarily agreed to participate after receiving a clear explanation regarding the purpose, procedures, and potential implications of the study.

Participants provided informed consent prior to the interviews and were informed of their right to withdraw from the study at any stage without consequences. Confidentiality and anonymity were maintained by removing personally identifiable information from interview transcripts and research reports.

Furthermore, all collected data were securely stored and used solely for academic purposes. These ethical measures ensured participant protection, safeguarded research integrity, and complied with accepted academic research standards.

3.9 Research Procedure

The research procedure was conducted systematically through several stages. The first stage involved identifying the research problem, reviewing relevant literature, and developing the conceptual framework related to economic, psychological, and social motivations in digital credit adoption.

The second stage involved preparing research instruments, particularly the semi-structured interview guide, followed by participant selection using purposive sampling techniques. Data collection was subsequently conducted through in-depth interviews with participants from different subdistricts in Sinjai Regency.

After data collection, interview recordings were transcribed verbatim and analyzed using thematic analysis supported by NVivo software. The coding process involved categorizing responses into thematic dimensions and refining themes iteratively. Finally, the findings were interpreted, validated through member checking and peer review, and synthesized into comprehensive

conclusions regarding Shopee PayLater usage motivations (Bakar et al., 2025).

3.10 Methodological Limitations

Despite providing valuable insights, this study has several methodological limitations. First, the relatively small sample size limits the generalizability of the findings to broader populations outside Sinjai Regency. However, the purpose of qualitative research is to achieve depth of understanding rather than statistical generalization.

Second, the study relied primarily on self-reported data obtained through interviews, which may be influenced by participant subjectivity and recall bias. Third, the research focused exclusively on Shopee PayLater users in a semi-rural Indonesian context, which may produce findings that differ from urban populations or users of other digital credit platforms.

Finally, although thematic analysis and validation procedures were carefully conducted, qualitative interpretation remains susceptible to researcher subjectivity. Future studies are encouraged to combine qualitative and quantitative approaches or expand the geographical scope to provide broader comparative insights regarding digital credit adoption behavior.

Table 1. Presents The Demographic Profile of The Participants Involved in the Study

Participant Characteristics	Description
Number of Participants	12 participants
Age Range	20–45 years
Gender	Balanced male and female representation
Occupation	Entrepreneurs, fishermen, students, housewives
Experience Using Shopee PayLater	All participants had prior usage experience
Main Usage Purposes	Urgent purchases, business needs, education, personal consumption

The findings indicate that Shopee PayLater has been utilized by individuals from different occupational and social backgrounds, reflecting the broad adoption of digital credit services within the community.

4.1.2 Data Quality and Preliminary Analysis

As this study employed a qualitative research design, statistical instrument testing such as validity and reliability testing was not applicable. Instead, data credibility and trustworthiness were ensured through triangulation techniques, prolonged engagement during interviews, and consistent interpretation of participant responses. The

4. Results and Discussion

This section presents and discusses the empirical findings of the study systematically and transparently. The Results subsection objectively reports the findings obtained from interviews with participants regarding the use of Shopee PayLater in Sinjai Regency. The Discussion subsection critically interprets these findings by connecting them with relevant theories and previous empirical studies. Together, these subsections demonstrate how the findings address the research objectives and contribute to understanding digital credit adoption behavior in semi-rural Indonesian communities.

4.1 Research Results

4.1.1 Sample Description and Descriptive Statistics

The study involved 12 participants from Sinjai Regency consisting of entrepreneurs, fishermen, students, and housewives. Participants ranged in age from 20 to 45 years old, with balanced gender representation. All participants had previous experience using Shopee PayLater for different purposes, including urgent purchases, business inventory restocking, educational needs, and personal consumption. The diversity of participants enabled the study to capture various perspectives regarding the motivations behind the use of digital credit services in a semi-rural context.

interview data were reviewed repeatedly to identify recurring patterns and ensure consistency across participants' narratives.

4.1.3 Main Analytical Results

The analysis identified three major themes related to the motivations behind Shopee PayLater usage among residents of Sinjai Regency: economic motivation, psychological motivation, and social motivation. Economic motivation emerged as the dominant factor influencing the use of Shopee PayLater. Participants reported that the platform provided financial flexibility, enabled access to goods during cash shortages, and supported

business continuity through easier purchasing mechanisms. Many participants considered PayLater as a practical solution for urgent financial situations.

Psychological motivation was reflected in participants' feelings of emotional satisfaction, increased confidence, and perceptions of modernity associated with using digital financial services. Participants viewed the use of Shopee PayLater as part of adapting to technological advancement and

modern consumption behavior. Social motivation also played an important role in influencing usage decisions. Participants acknowledged that peer influence, family recommendations, online communities, and social trends contributed significantly to their decisions to use Shopee PayLater. Several participants expressed a desire not to feel left behind in the growing digital consumption culture (Amarta & Nisa, 2024).

Table 2. Summarizes the Major Themes Identified in the Study

Main Themes	Indicators Identified
Economic Motivation	Financial flexibility, urgent purchases, business continuity
Psychological Motivation	Emotional satisfaction, confidence, modern lifestyle
Social Motivation	Peer influence, family recommendations, online trends

The findings further reveal that participants frequently combined multiple motivations simultaneously when deciding to use Shopee PayLater services.

4.1.4 Hypothesis Testing Results / Key Findings

Since this study used a qualitative exploratory approach, formal hypothesis testing was not conducted. However, the findings demonstrate that Shopee PayLater usage behavior among residents of Sinjai Regency is influenced by interconnected economic, psychological, and social motivations.

Economic factors primarily influenced decisions related to urgent needs and business activities. Psychological factors shaped users'

emotional engagement and perceptions regarding modernity and convenience. Meanwhile, social factors strengthened adoption behavior through peer interaction, family encouragement, and broader community trends.

Additional findings revealed that urgent medical needs and educational expenses also encouraged PayLater usage. Participants generally emphasized the importance of responsible financial management by monitoring repayment schedules and controlling spending behavior.

4.1.5 Visual Presentation of Results

The thematic relationship identified in the study can be summarized in Table 3.

Motivational Dimension	Influence on Shopee PayLater Usage
Economic Factors	Financial access and purchasing flexibility
Psychological Factors	Emotional satisfaction and confidence
Social Factors	Social adaptation and peer influence

Overall, the results demonstrate that Shopee PayLater usage among Sinjai residents is driven by the interaction of economic necessity, psychological satisfaction, and social influence. These findings provide a comprehensive overview of digital credit behavior within a semi-rural Indonesian context.

4.2 Research Discussion

4.2.1 Interpretation of Key Findings

The findings indicate that economic motivation serves as the primary driver of Shopee PayLater usage among residents of Sinjai Regency. Participants perceived the service as a financial solution that provides flexibility during cash shortages and supports urgent consumption needs. This finding suggests that digital credit services have become an alternative financing mechanism for

communities with limited short-term financial resources.

The results also reveal that psychological motivation significantly shapes user behavior. Feelings of satisfaction, confidence, and modernity encourage individuals to engage with digital financial platforms. This demonstrates that fintech adoption is influenced not only by rational economic considerations but also by emotional and symbolic factors associated with technology usage.

Furthermore, social motivation reinforces the adoption of Shopee PayLater through peer influence, family recommendations, and community trends. Participants' desire to remain socially connected and technologically updated contributes to continued platform usage. These findings confirm that digital financial behavior is strongly

embedded within broader social interactions and cultural dynamics.

4.2.2 Comparison with Previous Studies

The findings are consistent with previous studies highlighting the importance of economic convenience and financial flexibility in encouraging fintech adoption. Prior research has shown that PayLater services are commonly used to address temporary liquidity constraints and support consumption activities. Similarly, this study found that urgent needs and business continuity were central motivations among participants.

The psychological dimension identified in this study also aligns with earlier findings emphasizing emotional satisfaction and perceived modernity in digital platform adoption. However, this study extends previous research by demonstrating how emotional factors interact simultaneously with economic and social considerations in shaping user behavior.

In terms of social influence, the findings support studies suggesting that fintech adoption is affected by peer groups, online communities, and family environments. Nevertheless, this study contributes additional insight by focusing specifically on a semi-rural Indonesian context, where social relationships remain highly influential in shaping consumption behavior.

4.2.3 Theoretical Contributions

This study contributes theoretically by extending consumer behavior and digital finance theories through a multidimensional perspective of digital credit adoption. The findings demonstrate that economic, psychological, and social motivations cannot be separated when explaining fintech usage behavior.

The study refines existing behavioral frameworks by showing that digital financial decision-making involves both rational and non-rational dimensions. Economic necessity alone is insufficient to explain adoption patterns, as emotional satisfaction and social adaptation also significantly influence user decisions.

Additionally, the study contributes to the growing literature on digital finance adoption in developing countries, particularly within semi-rural communities that remain underexplored in prior research. These findings strengthen the

understanding of how local social and economic contexts shape fintech utilization patterns (Kusmalinda, 2025).

4.2.4 Practical and Policy Implications

The findings provide practical implications for fintech providers, policymakers, and financial educators. Digital platform providers such as Shopee can improve user engagement by designing services that address financial convenience while promoting responsible borrowing behavior.

Financial education initiatives should emphasize repayment management, budgeting awareness, and digital financial literacy to minimize the risk of excessive debt accumulation. Community-based educational programs may also leverage social influence to encourage responsible use of digital credit services.

For policymakers, the findings highlight the importance of establishing regulations that protect consumers while supporting financial innovation. Policies related to digital lending transparency, interest rates, and consumer protection mechanisms are essential to ensure sustainable fintech development in emerging markets.

4.2.5 Integration with the Research Gap

This study successfully addresses the research gap identified in previous literature by integrating economic, psychological, and social motivations into a single analytical framework. Previous studies often focused only on economic rationality or technological acceptance factors in explaining fintech adoption.

By examining multiple motivational dimensions simultaneously, this study provides a more comprehensive understanding of Shopee PayLater usage behavior within a semi-rural Indonesian setting. The findings therefore contribute original insight into the complexity of digital credit adoption beyond purely financial considerations.

4.2.6 Acknowledgement of Study Limitations

Several limitations should be acknowledged in interpreting the findings. First, the study involved a relatively small number of participants from a single semi-rural region, which may limit the generalizability of the findings to broader populations. Second, the interview-based data relied

on self-reported experiences that may be influenced by social desirability bias.

In addition, the study focused specifically on Shopee PayLater users, which may not fully represent behaviors associated with other digital credit platforms. Despite these limitations, the study provides valuable exploratory insights into the motivations underlying digital credit adoption in semi-rural Indonesian communities.

5. Conclusion

The conclusion synthesizes the main findings of the study regarding the motivations behind Shopee PayLater usage among residents of Sinjai Regency. The study demonstrates that economic, psychological, and social motivations interact dynamically in shaping digital credit adoption behavior. These findings contribute both theoretically and practically to the growing literature on fintech usage in developing countries.

5.1 Summary of Key Findings

This study explored the economic, psychological, and social motivations influencing Shopee PayLater usage among residents of Sinjai Regency. The findings reveal that economic motivations, particularly financial flexibility and access to goods during cash shortages, strongly influence usage decisions. Psychological motivations such as emotional satisfaction, confidence, and perceptions of modernity also play significant roles in shaping users' engagement with digital financial platforms.

In addition, social motivations including peer influence, family recommendations, and community trends reinforce platform adoption. The study demonstrates that digital credit usage behavior is multidimensional and influenced by the interaction between individual needs and broader social environments.

5.2 Theoretical Contributions

This study contributes to consumer behavior and digital finance literature by extending existing frameworks through a multidimensional approach to fintech adoption. The findings confirm that digital credit usage cannot be explained solely through economic rationality, as psychological and social dimensions also significantly affect user behavior.

The study also contributes empirical evidence from a semi-rural Indonesian context, which remains relatively underrepresented in prior fintech research. By integrating multiple motivational dimensions, the study offers a more comprehensive understanding of digital financial behavior in developing countries.

5.3 Practical and Policy Implications

Practically, the findings provide valuable insights for fintech providers, financial educators, and policymakers. Digital platform developers can improve user experience by balancing financial convenience with responsible lending practices. Financial literacy programs should focus on encouraging responsible borrowing and repayment behavior among users.

For policymakers, the findings emphasize the need for consumer protection policies that support sustainable fintech growth while minimizing financial risks. Regulations promoting transparency and responsible digital lending practices are essential for maintaining healthy digital financial ecosystems.

5.4 Limitations of the Study

This study is limited by its relatively small sample size and focus on a single semi-rural region, which may restrict the broader applicability of the findings. The use of self-reported interview data may also introduce subjectivity and social desirability bias in participant responses.

Furthermore, the study concentrated specifically on Shopee PayLater users and did not compare behaviors across different digital credit platforms. Therefore, the findings should be interpreted within the specific social and regional context examined in this study.

5.5 Directions for Future Research

Future studies are encouraged to explore digital credit adoption across broader rural and urban regions in Indonesia to compare motivational patterns in different social contexts. Longitudinal studies may also provide deeper understanding regarding changes in user motivations and repayment behavior over time.

Additionally, future research could apply mixed-method or quantitative approaches to test causal relationships between economic, psychological, and social motivations in fintech

adoption. Comparative studies involving multiple digital credit platforms would also contribute to a more comprehensive understanding of consumer behavior in digital financial services.

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