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# Student Rationality Towards Consumptive Behavior Using Shopee*Paylater*

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**Abstract:**

Students are influenced by instrumental social actions when they obtain goods or tools to meet their needs. They are also influenced by rational social actions when they buy or consume clothing to adapt to their environment, based on the values held by society, in the hope of gaining acceptance. Students are involved in consumerism because of the emotional upheaval they experience. This research aims to explain students' rational analysis of using the Shopee*Paylater* feature on consumptive behavior and also aims to determine students' consumptive behavior. Using a phenomenological approach, the data in this research was obtained from interviews, literature studies, and documentation. Data sources were obtained through various methods such as interviews, taking pictures, literature studies, recording and documentation, while the data in this research used documents in literature studies as well as the results of interview transcripts with several FKIP UNS students. This research uses qualitative research, using a phenomenological approach. Based on the results of the research, it can be concluded that there are positive and negative impacts in using the *ShopeePaylater* feature on consumptive behavior on student rationality, especially FKIP UNS students, as well as rationality in student consumptive behavior in using the Shopee*Paylater* feature.

**Keywords:** Actions of Rationality, Consumptive Behavior, Shopee*Pay later*, Students.

## Introduction

The era of globalization has brought changes in the eating patterns of most Indians. Globalization is increasingly felt because of the increase in shopping centers and the variety of goods and services available. This shows how easy it is to get various kinds of goods and how good other facilities are. This change in eating behavior comes from the acceptance of new values, both good and bad. Today's young generation no

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longer asks their parents for advice when buying a product, but rather relies on their friends. This situation has become common among students even though they do not have their own money. The ability to eat is less positive, namely eating behavior is no longer influenced by the financial situation of parents, but rather follows trends and trends, including the influence of TV advertisements and social media. Currently, you can see young people who are looking for goodness and happiness in their lives, regardless of the financial situation of their parents, who are looking for money for living expenses. In their minds, all there is is pleasure, happiness, and a way of life. Because the parents' budget is not able to provide housing to meet basic needs. There are also those who force their will by using their tuition fees to buy something for debt and seek satisfaction, even though the property is very desirable (Rachma, 2022)

Consumptive behavior includes internal factors: 1) shopping motivation, 2) shopping perception. From these two factors, it is the habit of students to be more crazy about their spending and is also driven by friends who encourage students to participate in using online media access. Carrying out consumptive behavior using online media in shopping by shopping excessively, buying for their personal pleasure and they are willing to sell their personal assets, so they can buy clothes with several different models and that makes them look happy and satisfied.

The development of technology and the internet has brought significant changes in various aspects of life, including people's consumption behavior. In this digital era, the internet has become one of the most frequently used tools to meet various needs, from accessing information to online shopping transactions. In Indonesia, internet usage continues to increase rapidly, supported by high internet penetration reaching 73.7% in 2022 (APJII, 2022). This has also driven the growth of *e-commerce platforms* , where one of the currently popular features is credit payment services such as Shopee*Paylater* . This feature makes it easy for users to buy goods in installments, without the need for direct payment in advance. For many people, including students, this feature is often considered a solution to financial limitations, especially when facing urgent needs.

However, behind the convenience offered by Shopee*Paylater* , there is the potential for consumer behavior that needs to be studied further. Students, as one of the groups of people who actively use this platform, face challenges in managing their finances. In the social environment of campus, the needs and desires to fulfill a lifestyle are often the main drivers of consumer behavior. The use of the Shopee*Paylater feature* by students of the Faculty of Teacher Training and Education (FKIP) Sebelas Maret University (UNS) is an interesting example, where many of them use this service to meet their needs, both urgent and consumptive. This condition raises an important question: Does the use of Shopee*Paylater* affect students' consumer behavior, and to what extent are they rational in making these decisions?

This study focuses on understanding the relationship between the use of Shopee*Paylater* and the consumer behavior of FKIP UNS students, by highlighting the aspects of rationality involved in their decision making. Based on Max Weber's theory of social action, human actions in a social context can be divided into instrumental rational actions, which are oriented towards certain goals, and value rational actions, which are based on norms or beliefs. In this context, the use of Shopee*Paylater* by students can be seen as an instrumental rational action, because they utilize the feature to achieve certain goals, such as meeting urgent needs. However, there is a potential for this behavior to turn into irrational actions if used without careful consideration,

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especially if it is only to fulfill consumptive desires that are not in line with their financial capabilities.

The main objective of this study is to analyze how students' rationality in using Shopee*Paylater* affects their consumer behavior. In addition, this study also aims to identify social factors that influence their decisions in utilizing the feature. By understanding the dynamics of this consumer behavior, the study is expected to provide theoretical contributions to the study of consumer behavior in the digital era, especially in the context of students as active users of *e-commerce platforms*.

This research is also expected to provide practical benefits, both for students and *e-commerce platform developers*. For students, the results of this study are expected to provide a better understanding of the impact of using Shopee*Paylater* on their financial management, as well as encourage a wiser attitude in utilizing credit payment features. Meanwhile, for application developers such as Shopee, this study can be input for creating more responsible features, by providing education to users so that they do not get caught up in excessive consumer behavior. Thus, this study not only aims to analyze the phenomenon of student consumer behavior, but also provides solutions that can help reduce the negative impact of using digital credit services among young users.

## Methods

This research was conducted in Kentingan Village, Jebres District, because many FKIP students of Sebelas Maret University (UNS) live in that location, so data is easier to obtain. The research time is scheduled for 2 months, including the preparation of proposals, data collection, and preparation of reports. This study uses a qualitative approach with a phenomenological method to understand students' experiences and perspectives in using Shopee*Paylater* . Then the purpose of data collection is to formulate the results of the case being studied (Lexy J, Moleong, 2016).

The research data sources consist of primary and secondary data. Primary data were obtained directly from FKIP UNS students who use Shopee*Paylater* , including information on consumer behavior, rational actions, and the impact of using the feature. Secondary data were obtained from literature, documentation, and related journals and articles to support the research results.

The sampling technique used the *purposive sampling method*, targeting FKIP UNS students who use Shopee*Paylater* aged 18-23 years who live around Kentingan Village. Data collection techniques involve structured interviews, literature studies, and documentation, which are then analyzed to obtain information relevant to the research topic.

Data validity testing was conducted through source triangulation techniques, where the results of the interviews were compared with data from literature and documentation to ensure accuracy. Data analysis used the model (Miles and Huberman 1994), which involves data reduction, data presentation, and drawing conclusions to identify patterns and configurations of student consumer behavior.

The research process consists of three stages: preparation, implementation, and analysis. In the preparation stage, the researcher determines the informants and prepares the research instruments. The implementation stage involves collecting data through interviews and observations, while the final stage is data analysis and preparation of the final research report that will be used to formulate conclusions and recommendations.

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## Results

Shopee*Paylater* is a payment feature offered by the *e-commerce platform* Shopee, which allows users to purchase goods online and pay later. This feature greatly facilitates FKIP Universitas Sebelas Maret (UNS) students who may face financial constraints or difficulties in making direct payments. With Shopee*Paylater* , users can choose an installment period according to their ability, so they do not have to pay the entire purchase amount up front.

Based on the research results, students of the Faculty of Teacher Training and Education, Sebelas Maret University (UNS) carry out consumption activities by purchasing goods to meet their needs. Students of the Faculty of Teacher Training and Education, Sebelas Maret University (UNS) basically have the same needs. However, as a result of cultural differences, the needs of each student are also different.

Everyone has many goals, therefore they must make choices. To achieve these goals, people need to have the necessary supporting instruments. Students of the Faculty of Teacher Training and Education of Sebelas Maret University (UNS) have various goals, including to obtain college clothes such as shirts and skirts, sports shoes, and adventure or outdoor equipment. This acquisition aims to facilitate sports activities, hobbies, and personal desires. Students buy these goods or tools through Shopee. Students of the Faculty of Teacher Training and Education of Sebelas Maret University (UNS) adhere to the theory of rational social action put forward by Max Weber in terms of consumption habits. In this context, students buy products or tools with the aim of adjusting or aligning themselves with the values of society that have been established. In this context, the academic community aspires to be accepted by the Scientific Community (2023).

The purpose of rational social activity is not merely to obtain good and fair standards in society. Achieving goals is not the main concern; instead, the crucial aspect is the alignment of the activity with the fundamental values upheld in society (Kasiati, 2016). Individuals referred to as "students" are specifically students enrolled in the Faculty of Teacher Training and Education, Sebelas Maret University (UNS). in their consumption patterns according to the understanding of traditional social action. Students buy goods from Shopee to uphold or preserve customs that have been inherited from ancient times.

To activate Shopee*Paylater*, users must meet several requirements, including having a verified and active Shopee account, and verifying their identity through the Shopee application. Once the account is verified, users can use Shopee*Paylater* to make purchases by selecting this payment method at checkout. This feature also offers additional convenience, such as choosing a payment due date that suits the user's preferences.

Shopee*Paylater* is a form of credit service available in the Shopee application. This service is only valid for online purchases on the Shopee *E-Commerce platform* and cannot be cashed out. Shopee*Paylater* provides easy shopping for its users, especially FKIP Universitas Sebelas Maret (UNS) students. The presence of the ShopeePaylater feature makes it easier for students who use Pay *Later* to shop. The presence of the Shopee*Paylater feature* which requires users to show a valid KTP and telephone number for verification, makes it easier for FKIP Universitas Sebelas Maret (UNS) students to shop online through the Shopee application.

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Most of the FKIP students of Sebelas Maret University (UNS) already have an ID card. Considering that most of the students are no longer underage, it can be concluded that most of the students are 17 years of age and over. By activating the Pay *Later feature* , students can make purchases on Shopee through the Shopee*Paylater payment system* without having to make direct payments. By utilizing Shopee*Paylater* for payments or purchases, the selected items will be sent immediately.

However, using Shopee*Paylater* is not without risks. A minimum interest fee of 2.95% of the total product price is charged on each transaction, as well as a late fee of 5% per month if the user is late in paying. These additional costs can increase the financial burden, especially for students who may already be on a budget. Therefore, it is important for users to manage their payments well and avoid delays.

Big discounts and promotions often offered by Shopee can encourage students to make impulsive purchases. Sometimes, students buy things they don't really need just because they are attracted to the discount offer. This can lead to excessive consumer behavior and worsen their financial condition if not managed wisely.

In the context of Max Weber's theory of social action, the use of Shopee*Paylater* by students can be considered as an instrumental rational action. Students make shopping decisions based on efficiency and expected benefits, such as saving money or getting goods at a cheaper price. This shows that shopping decisions are often influenced by rational considerations to achieve certain goals.

Shopee*Paylater* also offers additional incentives such as free shipping vouchers, which are an attraction for students to use this feature. With this incentive, students can reduce purchasing costs and enjoy the convenience of online shopping without being affected by obstacles such as unfavorable locations or weather.

Personal factors also play an important role in students' decisions to use Shopee *PayLater* . Different living needs and lifestyles affect their attitudes and behaviors in shopping. Students who do not yet have a stable income often use Shopee*Paylater* as an alternative to meet their needs and desires.

Time, location, and weather constraints are important factors in students' decisions to shop online using Shopee*Paylater*. With this feature, students can make purchases without having to go to a minimarket or face unfavorable weather conditions. Shopee*Paylater* offers flexibility that helps students shop more comfortably. In addition, limited-time discounts offered by various online retailers can encourage students to use Shopee*Paylater*. By taking advantage of these discount offers, students can buy the items they want while postponing payments to the following month, taking advantage of the opportunity to save money.

Shopee*Paylater* makes it easy for students to make payments with various options, including bank transfers, mobile banking, payments at Indomaret, and via Shopee Pay. This feature provides many options for paying off loans, making it even more convenient for users who use this service to shop online. Although Shopee*Paylater* offers many conveniences, it is important for students to manage its use wisely. Excessive use or without careful planning can cause financial problems, especially if users often experience late payments and face additional costs (Ruzadi, 2019).

Overall, Shopee*Paylater* offers a solution that makes it easier for students to shop online, with various benefits such as flexible installments and additional incentives. However, students must remain aware of potential financial risks and manage their credit limits effectively to maintain their financial health.

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By utilizing Shopee*Paylater* wisely, FKIP Universitas Sebelas Maret (UNS) students can enjoy the convenience of online shopping while avoiding the negative impacts that may arise from unplanned credit usage. Careful management of this feature can help students meet their needs without sacrificing financial stability.

a. Student Profile of the Faculty of Teacher Training and Education, Sebelas Maret University (UNS)

The informants in this interview, the researcher only took informants as respondents as many as 6 people with the majority being female, with the number of men 2 people and women 4 people. They have an age range of around 21 to 25 years and have diverse educational backgrounds, namely Javanese Language Education, Economic Education, Counseling Guidance, Indonesian Language Education. Regarding work, most of the informants depend on their income from their parents, while some also work part-time. There are also those who have worked as private workers, entrepreneurs, or even as housewives who rely on their husbands as a source of income.

The use of the Shopee*Paylater feature* has an impact on consumer behavior among students. Based on the findings of researchers in the field, interesting findings were found regarding the purchase of goods or tools to support certain needs for FKIP students at Sebelas Maret University (UNS). Among them are the following:

*"Paylater is very easy because when you don't have money you can shop, and you can also shop anytime without any time limits and you don't have to bother to top up. You can pay next month. In this paylater, there is a choice of what date you want to pay for the paylater, there is the beginning of the month on the 1st and there is also the middle, then the 25th. So you can choose the payment date on the one that activates the paylater. According to what we want, meaning the payment date is taken according to what we can afford to pay on what date. If I pay, I choose the end of the month on the 25th so I can save money first to pay." (EP Interview* ) on July 17, 2024.

According to informant EP, he had purchased goods or tools to support his college needs and EP was a long-time *Paylater user*. and often do online shopping.

*"Like if you need an internet package. You need an internet package because it's for college, communicating with family or friends. I always pay before the bill is due, sis, because I have the money, but I haven't had time to pay it directly, so if I have time, I'll pay it directly even though it's only been a few days (SF Interview).* On July 17, 2024.

According to the informant SF, he is a new user and has purchased goods or equipment in the form of mountain shoes to support his needs when climbing mountains and uses paylater if there are any necessary needs.

*"I have, usually before Ramadan, before Eid, I buy clothes, sis. Because I'm lazy to buy clothes for Eid in stores directly, it's crowded and there's always a queue, sis. So I buy things like clothes, sandals and others online, sis because it's practical and I'm a migrant so I live in a boarding house, I use this paylater because I want to buy things on* Shopee *but the money my parents gave me is still used for other needs, for food, for printing assignments, buying stationery. So I use this paylater so I can pay next month by waiting for the monthly money from my parents." (Interview MA).* On July 19, 2024

According to informant MA, he is a new *Spaylater user* and has bought goods or tools to support certain needs when buying Eid clothes, according to him if shopping

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at the store directly it will definitely be crowded and queued. He reasoned that shopping for these items at Shopee was more practical.

*"Once I bought sports shoes like that sis. Because I happened to need sports shoes to wear to exercise with my friends every Sunday morning sis and the motivation to pay using* Shopee *Pay Later was because I was short of money and really wanted to buy the item". I also had an experience that had a negative impact on me sis because I was late paying because my friend asked me to shop using my* Shopee*Paylater because his account couldn't be used eh when it was time to pay the last bill he didn't go to college I didn't ask him to pay via m-banking or Indomaret it turned out he didn't have any money either, I didn't have any money myself so I paid late waiting for him to have money" (AS Interview).* On July 19, 2024

According to the US informant, he once bought goods or tools to support certain needs in the form of sports shoes. Because he needed sports shoes to use when exercising every Sunday morning with his friends.

*"I also use Payalter because I'm looking for a discount. There's a cosmetic product that I want that's on discount and it has to be done quickly. What's with the product running out really fast? So I only have a little bit left and I just buy it using PayLater so I don't waste time because the goods are running low and there are incentives like promos, especially during events like 12.12, there are lots of promos." (Interview with KN).* On July 18, 2024

According to informant KN, she is a long-time *Spaylater user* and has bought a mukena and prayer mat because she needed a mukena and prayer mat to take with her when doing activities outside the home.

*"Initially I was interested because when I used paylater there was free shipping. So I was interested in using paylater because of that. Then I often use paylater until now and I also use this paylater sometimes to buy my needs. If it's something I really need, it's like skincare. The price of skincare is not cheap. Sometimes I buy up to 300,000, 400,000. By using paylater we can use the offers provided, whether it's being able to pay next month or in installments for 3 months to 1 year.* Shopee *pay later is also not very practical to use because sometimes it's complicated in the registration that has to be verified" (NRF Interview)* on July 18, 2024

Based on the interview results above, it can be concluded that there are positive and negative impacts of FKIP Universitas Sebelas Maret (UNS) students in consumer behavior using Shopee*Paylater* . Of the total 6 students who were the resource persons, there were 3 FKIP Universitas Sebelas Maret (UNS) students who used Shopee*Paylater* which had a positive impact on them and there were also 3 FKIP Universitas Sebelas Maret (UNS) students who used Shopee*Paylater* which had a negative impact on them.

b. Rational Action in Student Consumptive Behavior

This consumer behavior involves buying things you want so badly that you consider them useless. Max Weber recognized four types of social action: instrumental rational social action, value-oriented social action, traditional social action, and effective social action. A person's behavior when making decisions involving other people can also be called social behavior (Abdullah, 2022).

1. Purpose-driven action

Instrumental rational action also includes actions based on conscious consideration and decision regarding the purpose of the action and the means used to

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achieve the existing goals. This instrumental rational action is accompanied by the goals to be achieved, making the action reasonable. The actions of students are said to have a purpose because students use Shopee*Paylater* to be able to buy urgent needs. Shopee*Paylater* is considered an efficient way for students to overcome the problem of fulfilling their needs.

2. Value-motivated actions

Value-rational action is based on a belief in a particular value. Value-rational behavior is defined as behavior in which a goal exists in relation to absolute and final value for the individual and is consciously viewed as a means to achieve that goal. When making a transaction using the Shopee*Paylater service*, students decide to buy a product that can make it easier for students to worship when doing activities outside of it, which is interpreted as an action of religious value. In addition, students also have economic value when the ShopeePaylater service is used to buy business equipment products. And it has a belief value where students can be sure that they can pay off their bills on time.

3. Affectively motivated actions

Affective action is a social action that arises due to encouragement or motivation that is emotional in nature. Students decide to buy products with Shopee*Paylater* because they are interested in promotions such as free shipping vouchers, cashback, additional limits and can be free from interest. The actions of students influenced by feelings of happiness occur during payday sales that provide many discounts. In addition to being influenced by feelings of happiness, students are also influenced by feelings of embarrassment or shame if they have to borrow money from friends or ask their parents for money to buy the products they need.

4. Traditionally motivated actions

Traditional actions are defined as social actions that are driven and oriented towards past traditions or actions due to habits. There are several students who stated that the Shopee*Paylater limit* they have is used to buy fashion products during Eid. Students do this because during Eid al-Fitr it has become a habit to buy new clothes and so on. Students do this because in their neighborhood there is a habit of buying new clothes to wear when praying or visiting relatives during Eid al-Fitr.

In relation to Max Weber's theory of social action, the activity of purchasing resources is a social action because the resource acts subjectively. Social action itself is an individual's action that has subjective meaning and significance for himself and is directed towards the actions of others. On the other hand, individual actions that are directed only at objects, without paying attention to inanimate objects or the actions of others, are not social actions. Weber stated that social actions carried out by individuals must be related to or based on rationality. Rationality is a state that refers to the harmony between a person's beliefs and reason, and specifically refers to the consideration of all the benefits and risks of an action taken.

Table 1 Observation Results

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| No. | Aspek Yang Diamati |
|---|---|
| 1. | Terdapat mahasiswa/i yang menggunakan Smartphone |
| 2. | Terdapat mahasiswa/i yang berbelanja online di website atau aplikasi Shopee dengan menggunakan Shopee*Paylater* |
| 3. | Pengetahuan mahasiswa/i mengenai jual beli online |
| 4. | Terdapat aktivitas mahasiswa/i berbelanja online |
| 5. | Terdapat mahasiswa/i menggunakan aplikasi belanja online pada aplikasi Shopee dengan menggunakan Shopee*Paylater* |
| 6. | Penggunaan aplikasi Shopee oleh mahasiswa/i dalam membeli kebutuhan sehari-hari dengan menggunakan Shopee*Paylater* |
| 7. | Intensitas penggunaan aplikasi Shopee oleh mahasiswa/i dengan menggunakan Shopee*Paylater* |
| 8. | Pemahaman mahasiswa/i mengenai sistem belanja online aplikasi Shopee dengan menggunakan Shopee*Paylater* |
| 9. | Terdapat mahasiswa/i yang menggunakan mobile *banking* untuk |
| 10. | Terdapat penggunaan Shopee untuk membeli kebutuhannya. |
| 11. | Kecenderungan mahasiswa/i berbelanja online karena promo atau diskon dengan menggunakan Shopee*Paylater* |

The results of this study are also supported by observation data obtained in the field, students of FKIP Universitas Sebelas Maret (UNS) use the Shopee application service using Shopee*Paylater* to buy internet quota, needs for Eid shopping, the need to buy books to support lectures and also most of the people who still uphold social values so that they still very often buy goods because they have to follow the social values that exist in society. The results of the observation show that all students have a Shopee account and use it in purchases using Shopee*Paylater* . Therefore, it is certain that all students also receive notification offers and have the opportunity to make purchases when given discounts or price cuts on certain items and from the results of the observation it was also found that almost all 6 students of FKIP Universitas Sebelas Maret (UNS) in this study have the Shopee application on their respective gadgets.

With the large number of students using smartphones and using the Shopee application, the results show that almost all students have shopped on the Shopee application using Shopee*Paylater* and tend to make more frequent transactions to purchase goods via *e-commerce* or online.

The next observation result is, the researcher conducted a review of the aspects of the use and knowledge of FKIP Universitas Sebelas Maret (UNS) students regarding the function and how to use the Shopee application using Shopee*Paylater,* it can be ascertained that all students know how to shop online. When a review was conducted by looking at the activities of FKIP Universitas Sebelas Maret (UNS) students in making online shopping transactions, the results showed that the intensity of use of the Shopee application using Shopee*Paylater* by students was actually very high. This is because shopping via *e-commerce* is considered easier and using Shopee is more practical. Thus, based on the aspects of knowledge and insight, it can be concluded that

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FKIP Universitas Sebelas Maret (UNS) students already understand the total use of the application and how to shop online via *e-commerce* .

Other results that support the above observations show that almost all of the 6 FKIP students of Sebelas Maret University (UNS) have mobile *banking services* in making purchases or purchase transactions on Shopee to meet their daily needs using Shopee*Paylater* . If reviewed again, FKIP students of Sebelas Maret University (UNS) who use mobile *banking* consider that the ease of payment is one of the reasons for students to make purchases of goods through *e-commerce* .

Based on the results of the interviews and observations above, it can be concluded that most of the 6 FKIP students at Sebelas Maret University (UNS) have used Shopee in their shopping activities or purchasing daily necessities.

## Conclusion

The results of the study indicate that the consumption habits of female students of the Faculty of Teacher Training and Education, Sebelas Maret University (UNS) are influenced by various factors. Their consumption involves instrumental and rational social actions, where they acquire goods to fulfill their needs or to conform to societal values. These consumption habits are also related to social traditions, such as wearing new clothes on Eid al-Fitr, as well as emotional impulses that arise when there are promotional offers or discounts. Promotional events such as the Twin Date 1.1 and Payday sales illustrate affective social actions that encourage students to purchase goods based on the available offers.

UNS students utilize the Shopee application for its easy access and user-friendly interface, as well as the various promotions and discounts offered. Shopee's programs, including free shipping promotions and a wide selection of goods, allow students to find products at the best prices without having to spend time and energy searching in physical stores. The accessibility and convenience offered by Shopee make it the platform of choice for students to meet their needs efficiently.

The author advises students to manage their finances wisely, prioritize needs over pleasure, and be careful with offers such as Shopee*Paylater* . The use of Pay *later* should only be for important needs and not for consumption. The author also encourages further research with qualitative methods, increasing data and independent variables, to analyze more deeply about the rationality and payment capabilities of students.

## Suggestion

Constructive criticism and suggestions from readers are highly expected by the author. This study allows us to study the debate on ShopeePaylater in more depth by using a quantitative research approach by increasing the amount of data and increasing the number of independent variables so that the results obtained can represent the research population that has been made by other researchers .

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