

## THE INFLUENCE OF STUDENT INCOME AND LIFESTYLE ON PAYLATER SERVICE USAGE: A QUANTITATIVE STUDY OF ECONOMICS EDUCATION STUDENTS AT HKBP NOMMENSEN UNIVERSITY

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### ABSTRAK

*Penelitian ini bertujuan untuk mengetahui pengaruh pendapatan dan gaya hidup terhadap layanan Paylater di kalangan mahasiswa Program Studi Pendidikan Ekonomi Universitas HKBP Nommensen, Pematangsiantar. Penelitian ini menggunakan pendekatan kuantitatif dengan desain penelitian asosiatif. Populasi terdiri dari 305 mahasiswa aktif, dan sampel sebanyak 173 responden dipilih menggunakan teknik purposive sampling. Data dikumpulkan melalui kuesioner dan dianalisis menggunakan uji regresi linier berganda dengan bantuan SPSS versi 25. Hasil penelitian menunjukkan bahwa (1) pendapatan memiliki pengaruh positif dan signifikan terhadap layanan Paylater, (2) gaya hidup memiliki pengaruh positif dan signifikan terhadap layanan Paylater, dan (3) pendapatan dan gaya hidup secara simultan memiliki pengaruh signifikan terhadap layanan Paylater di kalangan mahasiswa. Hal ini menunjukkan bahwa semakin tinggi pendapatan dan semakin konsumtif gaya hidup mahasiswa, semakin besar kecenderungan mereka untuk menggunakan layanan Paylater.*

**Kata Kunci:** Pendapatan, Gaya Hidup, Layanan Bayar Nanti, Mahasiswa, Perilaku Keuangan

### ABSTRACT

*This study aims to determine the effect of income and lifestyle on Paylater services among students of the Economics Education Study Program at HKBP Nommensen University, Pematangsiantar. This research employs a quantitative approach with an associative research design. The population consisted of 305 active students, and a sample of 173 respondents was selected using the purposive sampling technique. Data were collected through questionnaires and analyzed using multiple linear regression tests with the assistance of SPSS*

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version 25. The results of the study indicate that (1) income has a positive and significant effect on Paylater services, (2) lifestyle has a positive and significant effect on Paylater services, and (3) income and lifestyle simultaneously have a significant influence on Paylater services among students. This implies that the higher the income and the more consumptive the lifestyle of students, the greater their tendency to use Paylater services.

**Keyword:** *Income, Lifestyle, Pay Later Services, Students, Financial Behavior*

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## 1. INTRODUCTION

The current development of information and communication technology has brought about significant changes in people's lifestyles. One sector experiencing significant changes is the financial sector. The digitalization of financial services has introduced various innovations that simplify transactions, one of which is the paylater service. This service allows users to purchase goods or services in advance and pay later, either in full or in installments (Cintya & Nisa, 2024). The PayLater phenomenon emerged with the growing need and desire to obtain goods instantly without having to wait for funds. In Indonesia, this service is widely offered by financial technology (fintech) companies and e-commerce platforms such as Shopee, Tokopedia, Traveloka, and Gojek. Ease of access and a fast approval process make this service an alternative solution for consumers to meet their consumption needs (Habiba, Sissah, & Siregar, 2024). One significant segment of PayLater users is college students, those born between 1997 and 2012. This generation grew up in the digital era, is familiar with technology, and has a dynamic lifestyle. They are accustomed to speed and ease of access to information and services, including financial transactions. This makes students highly responsive to digital services like PayLater (Amatulloh, Utami, & Afifah, 2024).

Numerous studies have shown that college students have a higher propensity for consumerism than previous generations. This is driven by various factors such as the influence of social media, the desire to follow trends, and the need for social presence. Furthermore, the majority of college students, especially university students, do not yet have a steady income. This creates an irony when they use digital credit services to meet lifestyle needs without considering their long-term financial well-being (Utami, Meriyati, & Aravik, 2023).

Paylater services offer convenience, but if used without planning, they can lead to financial problems. There are many cases of Paylater users defaulting on payments or getting into debt due to inability to pay their bills. This is a particular concern, especially for students who don't fully understand the risks and responsibilities of using credit facilities.

Among students, particularly in the Economics Education Study Program at HKBP Nommensen University, Pematangsiantar, the use of PayLater is becoming increasingly apparent. Many students are using this service for both academic and lifestyle needs, such as purchasing school supplies, clothing, food, and even electronics. This phenomenon is interesting to study further as it relates to students' consumption patterns and personal financial management (Waluyo, Nurohman, & Qurniawati, 2022).

Two main factors are thought to influence student use of PayLater: income and lifestyle. Student income can come from parental allowances, scholarships, or part-time jobs. Students with limited incomes tend to use PayLater to meet needs that cannot be met with cash. However, some students with sufficient incomes still use this service for convenience or consumer reasons (Nugrahanti, Rita, Restuti, & Hadiluwarso, 2024).

Lifestyle is also a crucial factor. A consumerist lifestyle characterized by a desire to stay on trend, frequent shopping, hanging out, and embracing a digital lifestyle makes students more likely to use PayLater as a means of fulfilling their lifestyle. This suggests that PayLater use is influenced not only by economic needs but also by social pressures and personal desires (Lindawati, 2019).

The question that arises is whether students' use of paylater services is more influenced by income or lifestyle factors. Are students using these services because they genuinely need them, or simply to satisfy their consumerist lifestyles? These questions are crucial for a more comprehensive understanding of student financial behavior (Cleopatra, 2015).

This research is relevant because it directly relates to students' financial literacy. As prospective economics educators, students are expected to have the ability to manage their finances wisely and responsibly. Understanding the risks of digital credit services like PayLater is crucial to prevent students from falling into detrimental consumer behavior in the future.

Furthermore, the results of this study are expected to contribute to improving financial literacy and fostering healthy consumption habits among students. Education about digital financial services must begin early so that the younger generation can use technology wisely and responsibly. (Handayani, 2020)

Educational institutions play a crucial role in providing an understanding of personal financial management. By conducting this research, it is hoped that educational institutions will gain insight into how lifestyle and income influence students' decisions about using PayLater services, enabling them to design more targeted financial education programs.

From a theoretical perspective, this research is also expected to enrich studies in behavioral economics and financial literacy, particularly in the context of students in the digital age. This study is crucial as a basis for developing financial education policies and strategies that are relevant to current developments (Sukarno & Indrawati, 2020).

Based on the above description, the author feels the need to conduct a study entitled: "The Influence of Student Income and Lifestyle on Paylater Services (Case Study on Students of the Economics Education Study Program, HKBP Nommensen University, Pematangsiantar)". This study is expected to answer existing problems and contribute to increasing student financial awareness and better behavior.

## 2. METODE

This study uses a quantitative approach with an associative research approach. This approach was used because this study aims to test previously formulated hypotheses through data collection in numerical form and processing using statistical analysis. According to Sugiyono (Angraini & Santhoso, 2019) quantitative methods are methods based on the philosophy of positivism, used to research specific

populations or samples, data collection using research instruments, and data analysis is quantitative or statistical in nature with the aim of testing predetermined hypotheses.

The type of research used is associative, because this study aims to determine the relationship or influence between two independent variables, namely income ( $X_1$ ) and lifestyle ( $X_2$ ) on the dependent variable, namely Paylater services (Y). According to Sugiyono (Khairat, Yusri, & Yuliana, 2019) associative research is research that aims to determine the relationship between two or more variables. This relationship can be causal (cause and effect), symmetrical, or interactive. In the context of this study, the researcher wants to test whether there is a partial or simultaneous influence between income and lifestyle on the decision to use Paylater services by students.

Furthermore, this study employed a survey method to collect data from predetermined respondents through the distribution of questionnaires. Sugiyono (Sartika & Hudaniah, 2018) explains that the survey method is a research method that takes samples from a population and uses questionnaires as the primary data collection tool. Through this method, researchers can efficiently collect data from a large number of respondents in a relatively short time and obtain an overview of the influence of the two independent variables on the dependent variable in the context of student financial behavior in the digital era.

This research was conducted at the Economic Education Study Program, FKIP, HKBP Nommensen University, Pematangsiantar, located at Jl. Sangnawaluh No. 4, Siopat Suhu, East Siantar, Pematangsiantar City. This location was chosen because it is relevant to the research subjects, namely students who are potential users of Paylater services. The research implementation time is planned for March to September 2025. Research activities include instrument preparation, questionnaire distribution, data collection, and analysis of results. The population in this study is all active students of the Economics Education Study Program of HKBP Nommensen University, Pematangsiantar from the 2021 to 2024 intake, who are included in the Student category (Mustary, Silalahi, Hartati, Tinggi, & Manajemen, 2021).

Thus, the number of samples in this study was 173 respondents. The sampling technique used was purposive sampling, with the criteria that students are part of the Student and have used Paylater services. Multiple linear regression analysis was used to determine the influence of income ( $X_1$ ) and lifestyle ( $X_2$ ) variables on *Paylater* services (Y), both partially and simultaneously. The regression formula used is:

$$Y = a + b_1X_1 + b_2X_2 + e$$

### 3. RESULTS AND DISCUSSION

#### Test Assumptions Classic

##### Test Normality

Results Test *Kolmogorov-Smirnov* Which give mark probability Far on 0.05 can concluded lower hypothesis zero (H0) can accepted, Which means data distributed normal. Results test *Kolmogorov-Smirnov* test can seen on table following:

**Table 1. Results Test Normality Method *Kolmogorov-Smirnov* Test**

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		173
Normal Parameters <sup>a, b</sup>	Mean	0.000000
	Std. Deviation	0.58831899

Most Differences	Extreme	Absolute	0.063
		Positive	0.063
		Negative	-0.056
Test Statistics			0.063
Asymp. Sig. (2-tailed)			.095 <sup>c</sup>
a.	Test distribution is Normal.		
b.	Calculated from data		

Results test Test Statistics (Kolmogorov-Smirnov) give mark 0.063 with probability 0.095 Which Far on  $\alpha = 0.05$  So can concluded H0 can accepted, Which means data the distributed normal, Because mark Asymp.Sig (2-tailed) more big from 0.05 (0.095 > 0.05).

### Test Multicollinearity

Test Multicollinearity aim For test whether in model regression there is correlation between variables free. Model regression Which Good should No happen correlation between variables free. Detection multicollinearity with see tolerance or his opponent VIF. Mark tolerance low with mark VIF tall (VIF=1/tolerance) And show existence collinearity Which tall. Mark Which general used is Mark VIF < 10 And Tolerance > 0.10. Based on results on table, all over variables free own mark tolerance in on 0.10 And mark VIF in lower 10. With thus, can concluded that No there is symptom multicollinearity in between variables free in study This.

### Test Heteroscedasticity

In study This, test heteroscedasticity done use Test Glejser, that is with regress mark absolute residual to variables independent. If mark significance > 0.05, so No happen heteroscedasticity (Rahma, sri utami bukhari, eri Prasetyo, 2020).

### Results Test Analysis Regression Multiple

Model regression multiple Which produced in study This can written in form equality as following:

$$Y = 2,371 + 0,087 X_1 + 0,021 X_2 + e$$

Information:

Y = Service Paylater

X<sub>1</sub> = Income

X<sub>2</sub> = Style Life

a = Constant

b<sub>1,2</sub> = Coefficient regression each variables

e = error

1. Constant as big as 2,371 state that If variables considered independent constant, so average Service Paylater (Y) as big as 2,371.
2. Mark coefficient regression For variables X<sub>1</sub> worth positive as big as 0.087. Matter This show that every improvement One unit on variables X<sub>1</sub> will increase mark Y as big as 0.087, with assumptions variables other still constant. Direction connection positive This means that the more tall mark X<sub>1</sub>, so the more tall also mark Y, And on the contrary, If mark X<sub>1</sub> decrease so mark Y Also will decrease. Results This indicates that variables X<sub>1</sub> own influence one way to Y, although big its influence relatively small If compared to with mark constant. With thus, X<sub>1</sub> can it is said give contribution to improvement Y.

3. Mark coefficient regression For variables  $X_2$  worth positive as big as 0.021. It means, every increase One unit on variables  $X_2$  will increase mark Y as big as 0.021, with assumptions variables other constant. Direction connection positive This Also show that the more tall mark  $X_2$ , so mark Y tend increase, And on the contrary, If mark  $X_2$  decrease, so mark Y Also will decrease (Liputan6, 2019).

**Test Hypothesis**

**Test Partial (Test t test)**

Test t aim For know level significance influence each variables free to variables bound in a way partial. Testing This done with compare mark  $t_{count}$  With  $t_{table}$ . If  $t_{count} > t_{table}$ , so can concluded that variables free own influence significant to variables bound. On the contrary, if  $t_{count} < t_{table}$ , means variables free No influential in a way significant to variables bound. Results testing partial (test t) the served on table following.

**Table 2. Test partial**

Coefficients <sup>a</sup>						
Model				Standardized		
				Coefficients	t	Sig.
				Beta		
1	(Constant)	2,371	0.140		0.438	0.662
	X1	0.087	0.038	0.782	1,824	0.102
	X2	0.021	0.014	0.165	1,506	0.134

a. Dependent Variable: paylater service

Based on results test t on analysis regression, obtained that variables Income (X1) own mark  $t_{count}$  as big as 1,824 And variables Style Life (X2) own mark  $t_{count}$  as big as 1,506. Because second mark  $t_{count}$  the more big from  $t_{table}$  as big as 0.149, so can concluded that variables Income (X1) And Style Life (X2) in a way partial influential positive to variables dependent. With thus, every improvement on variables Income (X1) And Style Life (X2) will followed by improvement on variables dependent, Which show existence connection one way between variables the (Sutisman, Pattiasina, Sumartono, & Syaliha, 2019).

**Test Simultan (Test F)**

Criteria taking decision For test statistics F that is when mark  $F_{count} > F_{table}$  or mark significance  $< 0.05$  so  $H_0$  rejected, It means There is influence Which significant between variables independent in a way together to variables dependent (Nurazijah, Fitriani, & Rustini, 2023). Results calculation SPSS version 25.0 For Test Simultan (Test F) can seen on table under This:

**Table 3. Test Simultan**

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1096,901	2	548,451	204,736	.000
	Residual	455,399	170	2,679		
	Total	1552,301	172			

a. Dependent Variable: paylater service

b. Predictors: (Constant), lifestyle, income

**Coefficient Determination (R<sup>2</sup>)**

Results test coefficient determination (R<sup>2</sup>) variables Income (X<sub>1</sub>), Style Life (X<sub>2</sub>) to Service Paylater (Y) can seen on table following:

**Table 4. Results Test Coefficient Determination**

Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.841	0.707	0.703	1,637

- a. Predictors: (Constant), lifestyle, income
- b. Dependent Variable: paylater service

Based on results on table obtained mark coefficient correlation (R) as big as 0.841. Mark This show that there is connection Which strong And positive between variables independent X<sub>1</sub> And X<sub>2</sub> with variables dependent Y. It means, change Which happen on variables X<sub>1</sub> And X<sub>2</sub> tend followed by change on variables Y in direction Which The same.

Mark R Square (R<sup>2</sup>) as big as 0.707 indicates that as big as 70.7% variation change on variables Y can explained by second variables independent, that is X<sub>1</sub> And X<sub>2</sub>. Temporary That, the rest as big as 29.3% explained by factors other in outside model Which No entered in study This. Then, mark Adjusted R Square as big as 0.703 show that after customized with amount variables And sample Which used, model regression This still stable And own ability Which Good in explain connection between variables (Syah A., 2022).

**Discussion**

**Income influential to service paylater on student Study Program Education Economy University HKBP Nommensen Pematangsiantar**

Results test validity And reliability instrument study show that variables Income (X<sub>1</sub>) own grains indicator Which valid mark r count all > r table = 0.149 as well as reliability Which Enough tall *Cronbach's Alpha*=0.821>0.60. Matter This means that tool measuring Which used For measure income student has fulfil condition base study quantitative, that is validity And reliability (Ghozali, 2013:53). With thus, data income Which collected from respondents study can trusted For furthermore used in analysis regression. Analysis regression multiple produce Which Where coefficient regression For variables Income (X<sub>1</sub>) as big as 0.087 show that if income student increase One unit, so trend utilization service Paylater (Y) will increase as big as 0.087 unit, with variables style life (X<sub>2</sub>) considered constant (Sucitra, Tasik, & Kandowangko, 2020).

Direction connection Which positive This indicates that the more tall income Which owned student. Study other Also strengthen results This study Which done by Anita Permatasari that "Income, Lifestyle, and Business Motivation" to use paylater on student in Surabaya find that income own impact significant to use service paylater (Pulungan & Febriaty, 2018). KIBIS Study other confirm that need economy or income have influence positive to use service paylater in circles student. Results study This in line with literature Which show that income provide flexibility financial Which allows student For utilise facility paylater (Citra Dewi Suryani, 2021).

**Style life influential to service paylater on student**

Based on results study, variables Style Life (X<sub>2</sub>) own mark t count as big as 1,506, > t table as big as 0.149. Matter This show that variables style life influential positive to use service paylater. It means, the more tall style life consumptive Which owned student, the more tall also trend they For use service paylater as tool

help finance. Results This in line with study Which done by Lutfillah, Hapsari, And Candrawati (2024) Which show that style life consumptive is Wrong One determinant main decision student in use product finance digital like paylater. Student with style life Which tend follow trends, often shop online, And want to fulfil need secondary more fast, own trend more tall For utilise facility payment postpone ( *Buy Now Pay Later* ) (Haryanti, 2016).

Besides That, study by Koten, Palaka, Purwanti, And Permatasari (2023) Also support findings This. In his studies Which entitled *Impact of Income, Lifestyle, and Business Motivation on Surabaya Students' Use of Paylater* , found that style life own influence significant to behavior use paylater in circles student. Study the explain that style life modern Which emphasize on convenience, flexibility, And speed transaction push student For more active use service financial digital, including paylater. Nugrahanti et al. (Pulungan, Koto, & Syahfitri, 2018) in his research Also mention that style life hedonistic And conformity social own correlation positive to use paylater. Student with level self-control Which low And influence social Which strong tend more easy tempted use facility credit digital For fulfil style life consumptive they.

### **Income And style life in a way simultaneous influential to service *paylater***

Based on results Which obtained mark coefficient correlation (R) as big as 0.841 Which show existence connection Which strong between variables Income (X<sub>1</sub>) And Style Life (X<sub>2</sub>) to Service Paylater (Y). Mark coefficient determination (R<sup>2</sup>) as big as 0.707 indicates that around 70.7% variation in use service paylater can explained in a way together by second variables independent the, whereas the rest as big as 29.3% explained by factor other in outside study. Results This prove that income And style life own influence Which significant And positive to use service paylater on student. Income And style life own influence Which significant to behavior use service finance digital like paylater. It is said that individual with income more tall own ability financial Which more big For access facility finance digital, temporary style life consumptive push they For use service the as solution instant in fulfil need And desire (Hidayati & Setiawan, 2022). Matter This show that factor economy And social play a role important in form behavior finance student in era digital moment This. Besides That, results study This strengthened by studies Which done by Kurniawati And Wahyudi (Nurhayati A., 2023) in journal *Journal Management And Business Indonesia*, Which state that income And style life influential in a way simultaneous to behavior consumptive student in use facility finance digital. Combination between ability economy (income effect) And orientation style life consumptive push student For use paylater as means fulfil need term short without must wait income next.

Siahaan And Pratiwi (kelvianto suisa, 2016) Also confirm that factor economy And style life own influence together to behavior use paylater in circles generation young. They find that improvement Power buy And exposure media social strengthen desire student For use facility credit digital as form adaptation to style life practical And modern. From corner view theory behavior consumer, results This consistent with view Kotler And Keller (2016) Which state that decision consumption individual influenced by factor economy (income) And factor psychological-sociological (style life). When second factor the each other support, trend somebody For do purchase with facility finance like paylater will the more tall.

### **Implications Study**

Implications important Good in a way theoretical and practical. In a way theoretical, study This strengthen theory behavior consumer that income And style life influence decision use service finance digital like *paylater* . Findings This can become base for study furthermore in understand behavior finance student in era digital (Lesmana & Santoso, 2019).

In a way practical, results This show the need improvement literacy finance in circles student so that use *paylater* more wise And controlled. Party campus And provider service *paylater* expected can Work The same in give education related management finance personal. Besides That, institution finance like OJK Also

need strengthen regulations And supervision to use *paylater* in circles generation young so that the benefits still optimal without cause risk finance.

## CONCLUSION

Based on the results of research on the influence of income and lifestyle on Paylater services among students of the Economics Education Study Program at HKBP Nommensen University, Pematangsiantar, it can be concluded that income has a positive effect on Paylater services. The results of the partial test (t-test) show that the income variable ( $X_1$ ) has a positive influence on Paylater services (Y). This means that the higher the student's income, the higher their tendency to use Paylater services. This is because a higher income provides financial flexibility for students to utilize deferred payment facilities. Lifestyle positively influences Paylater services. Partial test results indicate that lifestyle ( $X_2$ ) also positively influences Paylater services. Students with a consumerist lifestyle, who enjoy online shopping, and follow trends tend to use Paylater services more frequently as a practical solution to meet their needs and desires. Income and lifestyle simultaneously significantly influence Paylater services. The results of the simultaneous test (F test) showed a significance value of  $0.000 < 0.05$  with an  $R^2$  value of 0.707. This indicates that together, income and lifestyle contribute 70.7% to the variation in Paylater service usage, while the remaining 29.3% is influenced by other factors outside this study such as financial literacy, digital promotion, and peer influence .

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