

ANALYZE THE IMPACT OF USING PAYLATER ON SELF-CONTROL IN ADOLESCENTS IN JATILABA VILLAGE MARGASARI DISTRICT, TEGAL REGENCY

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Abstract

The problem that occurs in the Jatilaba Village environment is that there are teenagers who use *paylater* services to get goods. The aim of this research is to determine the factors that cause teenagers to use *Paylater*, to know the self-control of teenagers who use *Paylater*, and to find out the impact of using *Paylater* on self-control. Data collection techniques in this research are observation, interviews, documentation and source triangulation. The data sources in this research are two respondents with the initials LN and DR and two informants with the initials JW and SR. The results of the research stated that the factor of using *paylater* among teenagers with the initials LN as respondent one was due to hedonism, convenience, income, social influence and habits, while for respondents with the initials DR as respondent two it was due to the income factor. The self-control of adolescent *Paylater* users in this study was respondent one with balanced self-control while respondent two had poor self-control. 1. The positive impact of using *paylater* on balanced self-control in this research is providing financial well-being, being wise in using *paylater*, avoiding stress, being able to pay bills on time and getting an increase in *paylater* limits, whereas the lack of balanced self-control in this research is It's easy to get the items you want and increases your self-confidence. The negative impact of using *paylater* on unbalanced self-control is excessive purchasing, increasing debt, disrupting personal finances and causing stress. This research suggests that teenagers or people who use *Paylater* are advised to be wiser in making transactions with this feature. It is hoped that future researchers can develop it further with more varied variables so that they can get better research results in the future.

Keywords: Paylater, Self-Control, Impact, Teenagers, Digital Consumerism

1. INTRODUCTION

Technological advancements have profoundly transformed the commercial landscape, particularly through the rise of e-commerce. In the past, shopping required consumers to physically visit stores, but the advent of e-commerce has enabled transactions from the comfort of one's home. This shift has been accompanied by the development of various digital payment methods, including the popular "Paylater" system. Paylater allows consumers to make purchases immediately and defer payment to a later date, either in installments or as a one-time payment in the future.

Paylater services have become increasingly popular, especially among Generation Z, who are enthusiastic about adopting new technologies and trends. Recent surveys reveal that Shopee Paylater is the most recognized and widely used Paylater service, followed by GoPay Later and Kredivo. Despite the convenience offered by Paylater, there are concerns about its impact on self-control, particularly among teenagers.

Teenagers, who are still developing their financial management skills, may find it challenging to regulate their spending when using Paylater. The ability to buy now and pay later can lead to impulsive purchasing decisions, as the immediate financial impact is postponed. This issue is compounded by the fact that many young users lack experience in managing personal finances and may struggle with budgeting and saving.

The study aims to investigate the effects of Paylater usage on self-control among teenagers in RW 09, Jatilaba Margasari Village. By exploring how the availability of Paylater influences financial behaviors and

self-regulation, the research seeks to shed light on the broader implications of digital payment systems for young people. Understanding these effects is crucial for developing strategies to help teenagers manage their finances more effectively and avoid potential pitfalls associated with deferred payment options.

This research is timely and relevant, as it addresses the growing concern about financial responsibility among young consumers. The findings could offer valuable insights into how digital payment methods like Paylater impact financial decision-making and self-control, contributing to better financial education and support for teenagers.

2. METHODOLOGY

This research uses a qualitative approach to determine the phenomenon of using pay later services among teenagers in Jatilaba Village, Margasari District. A qualitative approach was chosen because it can produce in-depth descriptive data in the form of written and spoken words obtained from interviews and observations. This research was designed using qualitative descriptive methods to describe phenomena accurately without manipulation. The research procedure included three stages: pre-fieldwork, fieldwork, and data analysis. In the pre-fieldwork stage, the researcher made preparations by conducting a survey and obtaining research permission. The fieldwork stage involves direct data collection through intensive observation and in-depth interviews, while the data analysis stage uses coding, categorization, and interpretation to identify emerging patterns and themes. The primary data source is in the form of interviews with teenagers who use pay later services and their parents, while the secondary data is in the form of references and related documents. Data collection techniques include observation, interviews, and source triangulation to ensure the validity of the information. Data analysis follows the Miles and Huberman model which includes data collection, data reduction, data presentation, and drawing conclusions. The results of the analysis are presented using informal techniques, using common language to describe the impact of using pay late on adolescent self-control. This research aims to provide an objective and detailed description of the phenomenon studied.

3. RESULTS

1) Result of Factors Causing Teenagers to Use Paylater

a. Hedonism (Respondent LN)

According to the interview results, one reason for using Paylater is hedonism. Respondent LN uses Paylater because they are forced to delay purchases due to a lack of funds. Thus, they use Paylater to still obtain desired items. Individuals with a hedonistic personality tend to seek immediate happiness without considering long-term consequences, which is a factor in using Paylater. This is supported by research in the Tambusai Education Journal conducted by Vivi Eviana & Saputra Vo. 6 No. 1 Year 2022, which states that hedonism is a factor influencing Paylater use. The pleasure of acquiring desired items drives individuals to use Paylater despite financial limitations. Similarly, the SNAM PNJ Proceedings Journal 2022 by Panjalu & Mirati finds that hedonistic behavior encourages individuals to seek instant pleasure without regard for long-term consequences. This aligns with the findings of the Scientific Journal of Management and Business (JIMBI) by Muhammad Baithal Vol. 4 No. 2 Year 2023, which states that hedonistic individuals act to obtain momentary happiness without considering possible long-term effects. Therefore, Respondent LN uses Paylater due to their hedonistic personality, seeking items to fulfill their happiness without considering the benefits of the goods.

b. Convenience (Respondent LN)

According to the research findings, convenience is a key factor attracting people to use Paylater services. Users prefer Paylater due to its user-friendly features. Respondent LN uses Paylater for its ease of use, such as automatic payments with just a click. This is in line with the SNAM PNJ Proceedings Journal 2022 research by Panjalu & Mirati, which states that users choose Paylater services because of the easy-to-understand and user-friendly features.

c. Income (Respondents LN and DR)

Respondents decide to use Paylater due to insufficient income and a lack of pocket money. As students with many needs like outfits and skincare, Paylater offers a way to make purchases without immediate cash payments. This allows them to meet daily needs without worrying about limited funds. The SNAM PNJ Proceedings Journal 2022 research by Panjalu & Mirati explains that income levels influence Paylater usage. Paylater provides a facility for users to fulfill needs that their income alone cannot meet. Thus, income plays a crucial role in influencing the decision to use Paylater, especially for students without a steady income.

d. Social Influence (Respondent LN)

Social influence is a factor in Paylater usage, originating from friends or other social circles. Respondent LN uses Paylater due to peer influence, particularly friends with desirable items, which creates pressure to match their possessions despite financial constraints. This social pressure drives LN to follow trends and lifestyles of their peers, motivating LN to use Paylater to fulfill these desires. As stated in the Scientific Journal of Management and Business (JIMBI) research by Muhammad Baithal Vol. 04 No. 02 Year 2023, social pressure to follow certain trends can lead users to use such services as a way to fit in with their environment. Social pressure motivates LN to use Paylater as a financing solution to maintain their social status among friends.

e. Habit (Respondent LN)

According to the research findings, habit is a factor in using Paylater. The more someone uses Paylater, the more accustomed they become to it, as experienced by Respondent LN. As stated in the Scientific Journal of Management and Business (JIMBI) research by Muhammad Baithal Vol. 04 No. 02 Year 2023, frequent use of Paylater leads to increased comfort and habitual use of the service.

2) Discussion of Self-Control Among Paylater Users

One of the goals of this study is to understand the self-control of Paylater users. Self-control refers to an individual's ability to regulate themselves in response to situations and environments (Ghufron & Risnawati, 2012:21-22). The Scientific Journal of Adiraga research by Nuryadi & Ginting titled "Self-Control and Self-Efficacy Affecting Academic Procrastination Among Students" Vol. 03 No. 02 November Year 2017 explains that there are two types of self-control: high self-control, which involves the ability to manage and direct behavior effectively, and low self-control, where individuals struggle to regulate their behavior and are easily influenced by their surroundings. From the study, individuals with both high and low self-control were identified. High self-control is characterized by respondents like DR, who can control their behavior (behavioral control), cognitive processes (cognitive control), and decision-making (decisional control). Conversely, low self-control is demonstrated by respondents like LN, who struggle with behavior, cognitive control, and decision-making. The study findings align with Louge's (1995) theory of "Self-control as the choice of the large, more delayed outcome" and Ulfiana's (2018) explanation of self-control as the ability to prevent, regulate, and manage impulses to avoid violating moral standards for greater benefits. Individuals with high self-control can guide, direct, and regulate their behavior effectively.

a. Behavioral Control

Behavioral control refers to the ability to regulate responses to influence or change undesirable situations. This ability includes two components: regulated administration and stimulus modifiability.

a) Regulated Administration

Based on interviews and observations of Paylater users, there are differences in self-control levels. Respondent DR exhibits high self-control with the ability to set limits on Paylater use, such as careful consideration before making purchases. In contrast, Respondent LN has low self-control, with fewer personal or external rules leading to more frequent purchases. These differences reflect how teenagers manage and control their behavior with Paylater, affecting their financial impact and well-being.

b) Stimulus Modifiability

Interviews revealed differences in self-control levels regarding Paylater usage. Respondent DR shows high self-control with effective stimulus modification, such as deleting shopping apps. Conversely, Respondent LN struggles with resisting promotional temptations, resulting in higher purchase frequencies.

b. Cognitive Control

Cognitive control is the ability to manage unwanted information by interpreting, evaluating, or integrating events within a cognitive framework as psychological adaptation or to reduce stress. This aspect includes information gain and appraisal.

a) Information Gain

To anticipate events, individuals need information. With information about unpleasant situations, individuals can consider various factors to anticipate the state. Respondent DR acquires information on Paylater consequences and anticipates potential issues by limiting usage. This aligns with Averill's (1973) theory of cognitive control as the ability to manage unwanted information by interpreting and evaluating events within a cognitive framework.

b) Appraisal

Appraisal involves assessing and interpreting situations positively. Respondent DR interprets situations positively by considering the benefits of using Paylater. According to Ghulfron and Rini Risnawati (2012:29-31), appraisal involves evaluating and interpreting situations with a focus on positive aspects. DR actively seeks information and evaluates risks before using Paylater, while LN tends to make impulsive decisions without considering long-term consequences.

c. Decision-Making Control

Decision-making control refers to the ability to choose actions based on beliefs or approvals. This ability functions optimally when individuals have opportunities and freedom to choose various actions. Interviews revealed significant differences in decision-making control related to Paylater usage. Respondent DR shows high self-control by considering prices, financial situations, and long-term consequences before using Paylater. In contrast, LN demonstrates low self-control with impulsive decisions without considering financial impacts or future payments.

3) Results Discussion of the Impact of Paylater Usage on Teenagers' Self-Control

Paylater usage has both positive and negative impacts. Self-control is crucial for making decisions. If self-control is well-regulated, individuals can avoid undesirable behaviors. The impacts are as follows:

a. Positive Impacts on Self-Control

The Journal Plos One study by Bai titled "Impact Of Financial Literacy, Mental Budgeting And Self Control On Financial Wellbeing: Mediating Impact Of Investment Decision Making" Vol. 14 Year 2023 explains that high self-control results in positive impacts such as financial well-being. Financial well-being means feeling secure and stable financially, being able to pay bills on time, and experiencing low or no stress. Respondent DR reports positive impacts like financial well-being, timely bill payments, and meeting daily needs. Effective self-control prevents harmful behaviors such as stress, as seen in DR's case, who manages Paylater use carefully to avoid financial burdens and stress. The Journal Birci study by Feralda & Achmad titled "The Influence of Financial Attitude, Self Control, and Hedonism Style on Financial Management Behavior of Student Shopee Paylater Users in Jember District" Vol. 06 No. 02 May 2023 supports this by stating that self-control helps prevent negative behaviors and promotes prudent Paylater use. DR feels more prudent in using Paylater for necessary items, ensuring it does not interfere with essential needs and remains within their ability to pay. Additionally, self-control in Paylater

usage allows for timely bill payments and can result in credit limit increases from Shopee due to responsible use.

b. Negative Impacts on Self-Control

Negative impacts occur when individuals lack high self-control in using Paylater. Respondent LN experiences negative effects due to poor self-control, such as unplanned purchases and accumulating debt. Frequent unnecessary purchases using Paylater lead to debt accumulation. This aligns with the Journal of the Academy of Marketing Science study by Xie et al., titled "The Influence of Financial Literacy, Self-Control and Hedonism on the Financial Behavior of Young Consumers" Vol. 39 Year 2022, which finds that impulsive purchases and increased debt result from low self-control. Additionally, the Journal of Educational Research and Evaluation study by Mahbub et al., titled "Impact of Self-Control and Financial Attitude on Financial Behavior" Vol. 10 No. 1 Year 2022, supports that poor self-control and impulsive behavior lead to negative impacts like debt accumulation and financial stress. Respondent LN's behavior reflects such issues, highlighting how low self-control can negatively affect financial stability and well-being.

4. CONCLUSIONS

1. Factors Influencing Teenagers' Use of Paylater Services : The factors affecting teenagers' use of Paylater services include hedonism, income, convenience, social influence, habits, and income levels.
2. Self-Control Among Paylater Users : Teenagers using Paylater exhibit varying levels of self-control, categorized as high or low. Those with high self-control are able to manage their behavior by regulating their use of Paylater, avoiding unnecessary purchases, and modifying their stimulus by staying away from shopping temptations. They demonstrate cognitive control by gathering and utilizing information to anticipate situations, evaluating the consequences of Paylater usage, and making informed decisions. Conversely, individuals with low self-control struggle to manage their behavior, cognitive processes, and decision-making, often using Paylater without limitations.
3. Positive and Negative Impacts on Self-Control : For teenagers with high self-control, Paylater usage can result in financial well-being, wise usage of the service, reduced stress, timely bill payments, and increased Paylater limits. For those with low self-control, Paylater provides easy access to desired goods and boosts self-confidence. However, negative impacts for users with low self-control include excessive purchases, debt accumulation, personal financial issues, and increased stress.

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