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Influence of BNPL Loans and Consumer Motivation on Youth Consumptive Behavior

Evidence from Pungpungan Village, Bojonegoro Regency, Indonesia

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ABSTRACT

This study aims to investigate the influence of buy-now-pay-later (BNPL) online loans and consumer motivation on the consumptive behavior of youth in Pungpungan Village, Bojonegoro Regency. The collected data were processed quantitatively.This study adopts a correlational research design to examine the relationships between buy-now-pay-later online loan usage, consumer motivation, and the consumptive behavior of youth in Pungpungan Village, Bojonegoro Regency. The final sample comprises 100 respondents. The results indicate that both Pay Later usage and consumer motivation have a positive and significant effect on the consumptive behavior of youth in Pungpungan Village, both individually and simultaneously. Pay Later usage shows a stronger influence (0.485) compared to consumer motivation (0.208), with the model explaining 31.8% of the variance in consumptive behavior. These findings suggest that the ease of deferred payments combined with high consumer motivation substantially drives impulsive and excessive spending among rural youth. This study extends the literature on consumer behavior by integrating buy-now-pay-later (BNPL) usage and consumer motivation as joint predictors of consumptive behavior in a rural youth context. It offers a novel perspective by highlighting how fintech adoption interacts with psychological drivers to shape spending patterns outside urban settings.

Keywords
Buy Now Pay Later
Consumer Motivation
Consumptive Behavior
Digital Financial Services
Youth Consumer Behavior

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Introduction

Globalization has significantly transformed various aspects of human life, including economic activities at both national and international levels [1]. In Indonesia, globalization has accelerated development across multiple sectors, particularly in digital technology and financial services. One of the most influential developments is the rapid growth of financial technology (fintech), which has changed the way individuals conduct financial transactions and manage their consumption behavior [2]. Fintech provides convenience, efficiency, and accessibility in financial activities, thereby influencing how people fulfill their needs and desires in the digital era [3]. The increasing integration of technology into everyday economic practices has reshaped consumer behavior, especially among younger generations who are more adaptive to digital innovations [4].

One of the most prominent fintech innovations is online lending services based on the Buy Now Pay Later (BNPL) system. This service allows consumers to purchase goods or services immediately while deferring payment to a later time through installment schemes [5]. The convenience and flexibility offered by BNPL services have significantly influenced consumption patterns, particularly among young people who represent the dominant users of digital financial services [6]. The ease of accessing credit without complex banking procedures encourages more frequent purchasing decisions and may lead to excessive consumption [7]. Consequently, the availability of BNPL services has contributed to changes in financial behavior and consumption patterns in modern society.

The rapid development of internet technology has further strengthened this phenomenon by facilitating online shopping activities through e-commerce platforms [8]. Consumers can easily obtain goods and services without geographical limitations, supported by various promotional strategies such as discounts, free shipping, and flexible payment methods [9]. These features not only increase purchasing power but also encourage impulsive buying behavior. At the same time, financial literacy plays an important role in helping individuals make responsible financial decisions. A lack of adequate financial knowledge may lead consumers to misuse financial services, resulting in excessive consumption, poor financial management, and increased financial vulnerability [10].

Online lending technology offers a simple and efficient loan application process that enables users to access funds quickly through mobile applications or websites. Users only need to complete registration, submit personal information, and upload required documents, after which the loan amount is disbursed within a short period [11]. Despite these benefits, online lending services also present significant risks, including data privacy concerns and the potential misuse of personal information. Furthermore, the ease of obtaining loans may encourage individuals to borrow beyond their financial capacity, increasing the risk of debt accumulation and financial distress [12].

The growth of e-commerce platforms in Indonesia has further accelerated the adoption of BNPL services by offering attractive promotions, competitive pricing, and installment payment features [13]. These strategies are designed to attract consumers and increase transaction volumes, but they also contribute to the emergence of consumptive behavior. Consumers may prioritize satisfying their desires rather than fulfilling actual needs, leading to excessive spending and reduced financial control. Consumptive behavior refers to the tendency to use products excessively, prioritize symbolic value over functional value, and adopt a lifestyle oriented toward luxury and social recognition [14].

In modern society, consumerism has become a cultural pattern that continues to develop alongside technological advancement. Young people are particularly vulnerable to consumptive behavior due to their high exposure to digital media, peer influence, and lifestyle trends [15]. Their limited financial experience and strong desire for social acceptance often lead them to adopt consumption patterns that exceed their economic capacity. Understanding the factors influencing youth consumptive behavior is therefore essential for promoting responsible financial practices and sustainable economic well-being [16].

In addition to influencing consumption patterns, online lending services may create negative socio-economic consequences [17]. Borrowers who fail to repay their loans on time may face high interest rates, penalties, and aggressive debt collection practices. In some cases, debt collection efforts extend to borrowers' social networks, including family members and close contacts, creating psychological pressure and social problems. These risks highlight the importance of examining the relationship between online lending usage and consumptive behavior, particularly among young consumers with limited financial literacy [18].

This study focuses on Pungpungan Village, Bojonegoro Regency, which represents a rural community undergoing social and economic transition. The youth in this village are increasingly connected to digital technology and actively participate in online consumption activities. However, their understanding of financial management, debt risk, and long-term financial consequences remains limited [19]. This situation provides a relevant context for

examining how fintech services and consumer motivation influence consumptive behavior in rural settings [20].

The increasing number of payment defaults and debt-related problems associated with online lending services in Indonesia further emphasizes the urgency of this issue. These problems are no longer limited to urban areas but have begun to spread to rural communities, potentially affecting the economic stability and productivity of the younger generation [21]. Therefore, empirical research is needed to provide a deeper understanding of the determinants of consumptive behavior in the digital financial environment and to develop strategies that encourage responsible financial decision making [22].

Based on this background, the aims of this study are to examine the influence of Buy Now Pay Later loan usage and consumer motivation on the consumptive behavior of youth in Pungpungan Village, Bojonegoro Regency. The objectives of this research are to analyze the relationship between BNPL loan usage and consumptive behavior, to assess the influence of consumer motivation on consumptive behavior, and to evaluate the combined effect of both factors on youth consumption patterns.

Literature Review

This section discusses the theoretical concepts and empirical studies related to the variables examined in this research, namely buy now pay later (BNPL) usage as the independent variable (X1), consumer motivation as the independent variable (X2), and consumptive behavior as the dependent variable (Y).

A. Buy Now Pay Later (BNPL)

BNPL is a financial technology service that allows consumers to purchase goods or services immediately while deferring payment through installment schemes without using traditional credit cards [23]. BNPL services represent an innovation in digital finance that provides convenience, flexibility, and accessibility in financial transactions. The rapid development of fintech has increased the adoption of BNPL services, particularly among young consumers who are highly familiar with digital platforms and online shopping environments [24].

From a behavioral finance perspective, easy access to credit may influence consumer spending decisions by reducing perceived financial constraints. When consumers perceive that payment obligations can be postponed, they tend to make purchasing decisions more easily, which may increase impulsive buying behavior [25]. The availability of BNPL services reduces psychological barriers related to spending and allows consumers to obtain products even when their purchasing power is limited [26].

Previous studies indicate that digital payment systems and online lending services significantly influence consumer purchasing behavior [27]. The convenience of installment

payments encourages consumers to prioritize immediate satisfaction rather than long-term financial planning [28]. In addition, promotional strategies integrated with BNPL features in e-commerce platforms further stimulate consumption activities. This condition suggests that the use of BNPL services may increase the tendency toward excessive consumption and influence individuals' financial behavior.

H1: Buy Now Pay Later (BNPL) usage has a significant effect on consumptive behavior.

B. Consumer Motivation (CM)

Consumer motivation refers to internal and external factors that drive individuals to engage in purchasing activities [29]. According to consumer behavior theory, motivation arises from psychological needs, emotional desires, and social influences that encourage individuals to obtain goods or services [30]. Consumer motivation plays a central role in determining purchasing decisions, consumption patterns, and behavioral intentions.

Consumptive motivation is often associated with the desire for self-satisfaction, social recognition, and lifestyle fulfillment [31]. Individuals with strong consumption motivation tend to prioritize symbolic value over functional value when purchasing products. This behavior is particularly evident among young consumers who are highly influenced by peer pressure, social media exposure, and modern lifestyle trends [32].

The theory of planned behavior explains that motivation influences behavioral intentions, which ultimately shape actual behavior. When individuals have strong motivation to consume, they are more likely to engage in purchasing activities regardless of financial consequences [33]. Furthermore, psychological factors such as perceived social status, emotional satisfaction, and self-identity strengthen the formation of consumptive behavior.

Previous research has shown that consumer motivation significantly affects purchasing decisions and increases the likelihood of impulsive buying and excessive consumption [34]. Therefore, consumer motivation is considered a key determinant of consumptive behavior, as it reflects internal psychological drivers that encourage individuals to spend beyond their actual needs [35].

H2: Consumer motivation has a significant effect on consumptive behavior.

C. Consumptive Behavior (CB)

Consumptive behavior refers to excessive consumption activities driven primarily by desire rather than necessity [36]. It is characterized by impulsive buying, preference for branded products, lifestyle-oriented spending, and the tendency to prioritize symbolic value over functional value. Consumptive behavior reflects a pattern of consumption that emphasizes satisfaction, prestige, and social recognition [37].

In modern society, technological advancement and digitalization have intensified consumptive behavior. The widespread use of e-commerce platforms, digital payment systems,

and online marketing strategies has made purchasing activities more convenient and accessible [38]. These developments encourage consumers to engage in more frequent transactions and increase their level of consumption.

Young people are particularly vulnerable to consumptive behavior due to their high exposure to digital technology, social media influence, and lifestyle trends [39]. Their limited financial experience and strong desire for social acceptance often lead to excessive spending and irrational purchasing decisions [40]. Therefore, consumptive behavior can be influenced by both external factors, such as financial accessibility, and internal factors, such as psychological motivation.

H3: Buy now pay later (BNPL) usage and consumer motivation simultaneously have a significant effect on consumptive behavior.

Material and Methods

A. Research Design

This study employed a quantitative research approach using a survey method to examine the influence of Buy Now, Pay Later (BNPL) usage and consumer motivation on youth consumptive behavior. The quantitative approach was selected to test the relationships among variables and to measure the magnitude of their effects systematically [41]. The research focuses on analyzing causal relationships between independent variables and the dependent variable [42]. All data analyses were performed using the Statistical Package for the Social Sciences (SPSS) version 21.

B. Total Population

The population of this study consisted of all youth residing in Pungpungan Village, Bojonegoro Regency, totaling approximately 350 individuals based on village administrative records. The population was selected because young people represent the dominant users of digital financial services, particularly Buy Now Pay Later (BNPL) features and online shopping platforms, making them relevant to the research objectives.

C. Sampling Technique

This study employed a purposive sampling technique, which is a non-probability sampling method that selects respondents based on specific criteria relevant to the research objectives. The sampling criteria included: (1) individuals aged 17–30 years, (2) residents of Pungpungan Village, (3) active users of online shopping platforms, and (4) individuals who have experience using BNPL services. This technique was used to ensure that the selected respondents possessed relevant characteristics and were able to provide valid information regarding BNPL usage, consumer motivation, and consumptive behavior.

D. Justification of 100 Respondents for Parametric Quantitative Analysis

A total of 100 respondents were selected as the research sample. This sample size is considered adequate for parametric quantitative analysis for several reasons. First, it exceeds the minimum requirement suggested by the Central Limit Theorem, which states that a sample size of at least 30 observations is sufficient to produce normally distributed data. Second, the sample size meets the minimum requirement for multiple regression analysis involving two independent variables, ensuring stable parameter estimation and reliable statistical results. Third, the sample represents more than 25% of the total population, thereby providing sufficient statistical power and representativeness of population characteristics.

E. Conceptual Framework

Fig. 1 illustrates a conceptual framework examining the factors influencing consumptive behavior. In this model, *Buy Now Pay Later (BNPL)* and *Consumer Motivation* function as independent variables that directly affect *Consumptive Behavior* as the dependent variable. The arrows directed from BNPL and Consumer Motivation toward Consumptive Behavior indicate that both variables are hypothesized to have significant influences on individuals' tendency to engage in consumptive purchasing patterns.

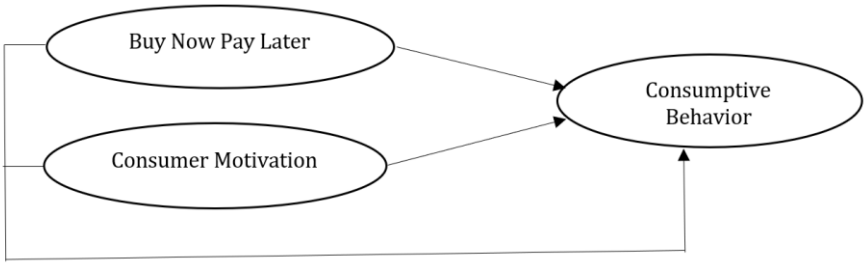


Fig. 1. Conceptual Framework

The framework suggests that the availability of BNPL services may encourage consumers to make purchases more easily due to flexible payment options, while consumer motivation reflects internal drives, desires, and psychological factors that stimulate purchasing decisions. Together, these variables are expected to contribute to increased consumptive behavior among consumers.

Results

A. Structure of the Questionnaire

The questionnaire structure was organized systematically based on the research variables. Buy Now, Pay Later usage (X1) was measured through indicators related to ease of use, transaction convenience, and payment flexibility. Consumer motivation (X2) was measured through indicators reflecting psychological drive, desire for satisfaction, and social influence. Consumptive behavior (Y) was measured through indicators related to impulsive buying, excessive purchasing, and lifestyle-oriented consumption.

Each variable consisted of several statements designed to capture respondents' perceptions and behaviors regarding digital financial services and consumption patterns. The instrument was reviewed and adjusted to ensure clarity and relevance to the research context.

B. Items and Variable Indicators

Table 1 presents the variables, indicators, and measurement items used in the study. Buy Now Pay Later is measured through ease of use, payment flexibility, and transaction convenience. Consumer Motivation includes satisfaction desire, social influence, and psychological drive, while Consumptive Behavior covers impulsive buying, excessive purchasing, and lifestyle-oriented consumption.

Table 1. Variable Indicators and Measurement Items

Variable	Indicators	Measurement Item
Buy Now Pay Later (X1)	Ease of use	BNPL services are easy to use for online transactions
	Payment flexibility	BNPL provides flexible payment options
	Transaction convenience	BNPL makes purchasing more convenient
Consumer Motivation (X2)	Desire for satisfaction	I purchase products to satisfy personal desires
	Social influence	I purchase products to gain social recognition
	Psychological drive	Purchasing products makes me feel better emotionally
Consumptive Behavior (Y)	Impulsive buying	I often buy products without prior planning
	Excessive purchasing	I tend to buy products beyond my actual needs
	Lifestyle-oriented consumption	I buy products to support my lifestyle

All questionnaire items were measured using a Likert scale to quantify respondents' perceptions and behaviors. The scale ranged from strongly disagree to strongly agree, allowing for statistical analysis using parametric methods. The use of this scale facilitates the measurement of attitudes, motivations, and behavioral tendencies related to BNPL usage and consumptive behavior.

C. Data Analysis

Table 2 presents the results of the multiple linear regression analysis. The findings indicate that Buy Now Pay Later significantly influences consumptive behavior with the strongest contribution, while Consumer Motivation also shows a positive and significant effect. Both variables collectively contribute to explaining variations in consumers' consumptive behavior. This result demonstrates that financial convenience and internal consumer drives play important roles in shaping purchasing behavior patterns.

Table 2. Multiple Linear Regression

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Eror	Beta		
Constant	3.754	1.410		2.662	.009
Buy Now Pay Later	.485	.086	.482	5.622	.000
Consumer Motivation	.208	.082	.217	2.531	.013

Based on Table X, the form of the multiple regression equation can be expressed as follows:

$$Y = 3.754 + 0.485X_1 + 0.208X_2 + e \quad (1)$$

The regression equation above can be interpreted as follows: the constant value of 3.754 indicates the predicted level of consumptive behavior when the independent variables buy now pay later and consumer motivation are held at zero. An increase in the buy now pay later variable (X_1) by one unit is expected to increase consumptive behavior (Y) by 0.485 units, assuming the other independent variable remains unchanged. Likewise, an increase of one unit in the consumer motivation variable (X_2) is predicted to raise consumptive behavior (Y) by 0.208 units, with other factors held constant.

Based on Table 2, the t-table value with degrees of freedom (df) = n – k = (100 – 3) = 97 and a significance level of α = 0.025 (two-tailed test) is approximately 1.985. Referring to the table, the t calculated for the buy now pay later variable is 6.143. Since the t calculated is greater than the t table value (6.143 > 1.985), it can be concluded that the null hypothesis (H_0) is rejected and the alternative hypothesis (H_a) is accepted. This indicates that the buy now pay later variable (X_1) has a significant positive effect on consumptive behavior (Y).

Table 3. F Test

Model	Model Summary Sum of Squares	df	Mean Square	F	Sig
1	50.232	2	25.116	22.369	.000

Based on Table 3, the results of the F-test show an $F_{calculated}$ value of 22.369. The F_{table} value is determined using the degrees of freedom, where (df1 = k - 1 = (3 - 1) = 2) and (df2 = n - k = (100 - 3) = 97), with a significance level (α) of 0.05. According to the F-distribution table, the F_{table} value for (df1 = 2) and (df2 = 97) at (α = 0.05) is approximately 3.09. Therefore, since $F_{calculated} > F_{table}$ (22.369 > 3.09), it can be concluded that the null hypothesis (H_0) is rejected and the alternative hypothesis (H_a) is accepted. This indicates that the independent variables, namely Buy Now Pay Later (X_1) and Consumer Motivation (X_2), simultaneously and significantly affect Consumptive Behavior (Y). Moreover, the significance value of 0.000 is smaller than the α value of 0.05, which further strengthens this conclusion. These findings suggest that the regression model is appropriate and capable of explaining the relationship between the independent and dependent variables in this study.

Table 4. Coefficient of Determination Test

Model	R	R Square	Adjusted R-Square	Std. Error of Estimate
1	.564	.318	.304	1.060

Based on Table 4, the coefficient of determination indicated by the R Square value is 0.318, or 31.8%. This means that the independent variables Pay Later and Consumer Motivation are able to explain 31.8% of the variation in Consumptive Behavior. The Adjusted R Square value of 0.304 shows a slight adjustment for the number of predictors used in the model, ensuring a more accurate estimate for the population. The remaining 68.2% can be attributed to other factors that were not examined in this study. Therefore, while Pay Later and Consumer Motivation have a moderate explanatory power, it is recommended for future research to include additional variables to improve the model's ability to predict Consumptive Behavior.

Discussion

A. Buy Now Pay Later Influences Consumptive Behaviour

Consumptive behavior is influenced by the use of buy now pay later services. Based on the analysis results above, buy now pay later plays a significant role in shaping consumptive behavior [43]. The majority of respondents in this study are young adults who actively use buy now pay later features to fulfill various needs.

Based on the results of interviews with several respondents, it was found that buy now pay later services make it easier for them to purchase goods and services instantly, even when they do not have sufficient funds at hand [44]. This convenience often leads to increased spending on non-essential items, which ultimately drives higher levels of consumptive behavior.

Furthermore, interviews with financial service providers and users revealed that the flexibility of deferred payments encourages consumers to prioritize instant gratification over planned spending [45]. This habit strengthens the tendency to buy more than necessary, thus reinforcing the pattern of consumptive behavior.

In summary, the availability and ease of access to buy now pay later facilities contribute to a shift in spending patterns among users, increasing the likelihood of impulsive purchases and higher consumption levels. This supports the finding that buy now pay later has a positive and significant influence on consumptive behavior in the community studied [46].

B. Consumer Motivation Influences Consumptive Behaviour

Consumptive behavior is influenced by consumer motivation. Based on the results of the analysis above, consumer motivation plays an important role in shaping consumptive behavior. The majority of respondents in this study are motivated by factors such as lifestyle, social status, and the desire to follow trends [47].

Based on interviews with several respondents, it was found that their motivation to consume is driven by the need to maintain a certain image and to gain recognition among their peers. This motivation encourages individuals to make purchases that sometimes exceed their actual needs or financial capacity, contributing to higher levels of consumptive behavior [48].

In addition, interviews with local community members and consumer motivation experts indicated that advertisements, peer influence, and social media exposure further strengthen consumer motivation. These factors push individuals to constantly seek new products and experiences, which intensifies their consumptive behavior [49].

In summary, strong consumer motivation, influenced by internal desires and external social factors, encourages individuals to spend more on goods and services. This explains why consumer motivation has a positive and significant effect on consumptive behavior among the respondents in this study [50].

C. Buy Now Pay Later and Consumer Behaviour Influences Consumptive Behaviour

Consumptive behavior is influenced by the combined effect of buy now pay later services and consumer motivation. Based on the results of the analysis above, both factors play an important role in increasing consumptive behavior among the respondents. The majority of respondents are young consumers who actively use buy now pay later features and are strongly motivated by lifestyle needs and social influences [51].

Based on interviews with several respondents, it was found that the ease of accessing buy now pay later services encourages them to make immediate purchases without having to worry about available funds. This convenience often aligns with their strong desire to follow trends, appear modern, and maintain a certain social status, which further drives consumptive behavior [54].

Furthermore, information gathered from discussions with financial service providers and consumer behavior experts indicates that the combination of flexible payment options and high consumer motivation creates a tendency for impulsive buying. Buy now pay later facilities reduce the perceived burden of spending, while high motivation pushes individuals to buy more goods or services than they actually need [52].

In conclusion, the simultaneous influence of buy now pay later services and strong consumer motivation encourages excessive spending habits, which contributes significantly to increased levels of consumptive behavior among the respondents. This supports the finding that both factors together have a positive and significant effect on consumptive behavior in the community studied [53].

Conclusion

This study shows that the use of Buy Now, Pay Later services and consumer motivation play important roles in shaping consumptive behavior among youth. The findings indicate that

easy access to deferred payment services encourages individuals to make purchasing decisions more easily and increases the tendency to prioritize desires over actual needs. In addition, consumer motivation influences purchasing behavior by driving individuals to seek personal satisfaction, social recognition, and lifestyle fulfillment through consumption activities. Overall, the results highlight that financial accessibility and psychological factors jointly contribute to the development of consumptive behavior. These findings provide broader implications for improving financial literacy and promoting responsible financial management, particularly among young consumers, and offer useful insights for policymakers, educational institutions, and financial service providers in developing strategies that support wiser consumption behavior and sustainable financial practices.

Conflict of Interest

The authors declare no conflict of interest.

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