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## Modern Lifestyle Among Young People: A Review of S-Paylater as a Tool to Fulfill Lifestyle Needs

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### Abstract:

Currently, digital economy platforms offer easy access to loan services in the form of consumptive credit online, allowing users to get it quickly and without difficulty. Demographically, young people are the most likely to use buy now pay later (BNPL) digital debt services who do not yet have economic stability and are still dependent on their parents. Despite this, the urge to fulfill their lifestyle makes them continue to behave consumptively. This research focuses on the reasons that encourage young people to use spaylater as a means of fulfilling modern life styles. The research method applied is descriptive qualitative method. Data collection techniques were conducted through observation, interviews, and documentation. Informants were selected using purposive sampling involving four individuals, consisting of two FISIP UNIB students and two students outside FISIP. Data analysis was carried out through three steps, namely data reduction, data presentation, and conclusion drawing. The findings of this study indicate that young people who are students and still have economic dependence on parents use spaylater to meet the needs of a modern lifestyle. The use of spaylater among students is used as a tool to achieve their goals, namely meeting modern needs in the face of financial emergency situations.

**Keywords:** Modern Of lifestyle, S-PayLater, Young People

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## 1. Introduction

In everyday life, borrowing and lending activities, referred to as "hutang piutang," have become common in society. People engage in this practice, often due to financial needs. Traditionally, those involved in such activities are typically older, economically stable men. In practice, "hutang piutang" usually occurs through face-to-face interactions, encompassing elements such as mutual understanding, a hierarchical structure, and direct exchanges. However, with the rapid development of the digital economy, financial technology (FinTech) platforms have emerged, offering various online tools for borrowing and lending. (Abyad & Huldayana, 2022).

In recent years, the expansion of e-commerce in Indonesia has been significant. One of the features gaining traction is SPaylater, an option provided by online shopping platforms where consumers can purchase items and pay for them later, either in full or in installments. This system simplifies the shopping process and allows the public to adapt to the complexities of digital transactions. As a result, many individuals, particularly those from younger generations, have embraced this payment method, which facilitates faster access to goods and services. SPaylater has become increasingly popular, especially on the Shopee platform (Sari, 2017).

The SPaylater feature on Shopee is widely used because it allows customers to buy now and pay later, either at the next payment cycle or through monthly installments. While this provides

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convenience in online transactions, the growing use of SPaylater has also influenced people's lifestyles (Adirinarso, 2023). Data shows that the millennial generation, born between 1981 and 1996, leads in the use of SPaylater, with around 6.99 million users. This is followed by Generation Z, born between 1997 and 2012, with 4.59 million users. Even Generation X, born between 1965 and 1980, utilizes the service, with an average of 1.62 million monthly transactions. These statistics highlight that millennials and Gen Z dominate the use of SPaylater (UUntari, 2024).

Generation Z, often still financially dependent on their parents, recorded 4.59 million SPaylater users. This raises questions about why financially dependent individuals would choose to incur debt through SPaylater despite lacking economic stability. This study seeks to explore the factors that motivate young people, particularly those from Generation Z, to use SPaylater as a tool to meet their lifestyle needs, despite their financial reliance on others (Ningsih Wijaya et al., 2024).

The research examines and reviews findings related to the adoption of SPaylater. A study conducted by Abyad et al. (2022) titled "*Digital Debt Culture: A Case Study on the Use of SPaylater for Meeting the Needs of Young Indonesians*," focused on the digital versus traditional approaches to borrowing, highlighting the differences and impacts of both methods. While the earlier study focused on the comparison between digital and conventional borrowing practices, this research shifts the focus to the reasons behind the use of SPaylater and the motivations of young people in embracing this tool as part of their modern lifestyle.

Another relevant study, conducted by Syahdan et al. (2023), titled "*Analysis of Consumer Behavior in Flash Sales and SPaylater Payments in Tasikmalaya City*," explored the compulsive buying behavior of consumers influenced by flash sales and SPaylater payment options. The quantitative study found that five independent factors significantly influenced consumer behavior. This study complements the present research by showing how these online payment systems are shaping consumer habits, but it does not delve deeply into the motivations of financially dependent youth in choosing SPaylater.

This research aims to fill that gap by investigating the factors that drive young individuals, particularly those from Generation Z, to use SPaylater. The study seeks to uncover the reasons behind their choices and assess the risks they face when using this service, given their financial dependence. Understanding these motivations could lead to greater awareness among young consumers about the potential risks associated with digital borrowing.

The purpose of this study is to analyze why young people, particularly those who are still financially dependent, use SPaylater to fulfill their lifestyle aspirations, despite the potential financial risks. This research also aims to provide a deeper understanding of the social and economic implications of SPaylater usage and its impact on the financial behavior of young consumers.

The research framework is built on Max Weber's social action theory, using a descriptive qualitative model. The respondents, selected through purposive sampling, consist of five individuals. Data collection methods include observation, interviews, and documentation.

## **2. Theoretical Background**

### **Definition of SPayLater (Shopee PayLater)**

Shopee, which began its operations in 2015, is part of the Sea Group. Shopee is an online shopping platform that provides a wide range of everyday products, available through its mobile app. The app allows shoppers to make purchases conveniently without needing to access the website via a computer. As a result, users such as students can easily shop from home or school. One of the most popular services offered by Shopee is SPayLater, a "buy now, pay later" feature that allows customers to make purchases and defer payment. This feature is particularly appealing to students, as it offers convenience and flexibility in managing their finances, especially for those facing budget constraints. SPayLater helps overcome these difficulties by enabling purchases without immediate payment. Furthermore, mobile payment options like SPayLater streamline the shopping process. The ease of registration and eligibility requirements also make this feature attractive to customers, contributing to its growing popularity.

### **Definition of Modern Lifestyle**

According to Kotler and Keller (2008), lifestyle refers to a person's pattern of living, which is reflected in their activities, interests, and opinions—particularly in terms of self-image or social status. The activities that students engage in relate to how they spend their time and what they consider important within their social circles (Wibowo & Sulmiati, 2017). University students are known as a group that is highly familiar with technology and a digital lifestyle. Online shopping, particularly through apps like Shopee, is a significant part of this modern way of living. Some students may use the SPayLater option to facilitate purchases as part of their consumer habits. Widiastuti et al. (2023) found that a hedonistic lifestyle strongly influences impulsive buying behavior. This hedonistic tendency drives individuals to seek pleasure and comfort through sensory or materialistic experiences (Sardiyo & Martini, 2022). As a result, impulsive purchases may be made without fully considering the benefits. The more a person's lifestyle leans towards indulgence, the higher the likelihood of excessive online shopping (Sulfatmida & Purwanto, 2021). Furthermore, Rahmawati & Mirati (2022) state that a consumerist lifestyle affects users' behavior toward services like SPayLater, as trends encourage them to engage in this feature (Kanselrina et al., 2015). However, when an individual's lifestyle exceeds their financial capacity, it can lead to impulsive, excessive use of pay-later options, which may eventually affect their financial health (Widiastuti et al., 2023). A lower level of financial literacy tends to correlate with higher levels of consumerist behavior (Dikria & Sri, 2016).

### **Definition of Youth**

The term "youth" typically refers to individuals in the transition from childhood to adulthood, generally between the ages of 10 and 19. During this period, there are rapid changes in physical, mental, and emotional development, shaping key aspects of their future lives. The exact definition of "youth" may vary depending on cultural, social, and demographic contexts. Youth are often seen as being more engaged with technological advancements and progressive in their outlook, entering a phase of exploration, learning, and identity formation (In et al., 2021). In this research, "youth" refers to students, but not exclusively. Students are individuals pursuing higher education at universities or colleges and are often considered a key part of the youth population. They are in a phase where they explore their interests, learn, and develop skills for their careers. Students are also regarded as a forward-thinking, innovative group with the potential

to contribute to societal development. However, not all students follow the same path; their experiences may differ depending on their backgrounds and life circumstances.

### Max Weber's Theory of Social Action

Max Weber's theory of social action focuses on understanding the motives and intentions behind an individual's or group's actions. He categorizes actions into four types based on the underlying motives (Prahelsti, 2021):

1. **Instrumentally Rational Action** (goal-driven): This action is carried out with rationally calculated goals. It is driven by expectations of achieving specific outcomes, with the actor selecting the most effective means to achieve those goals. For example, someone may work hard to achieve financial success.
2. **Value-Rational Action** (value-driven): These actions are based on a belief in certain values, such as ethics, aesthetics, or religion, and reflect the rationality of society. These actions are pursued independently of the likelihood of success, driven by the individual's commitment to certain values.
3. **Affective Action** (emotion-driven): This action is influenced by the actor's emotions or psychological state. It reflects a deep emotional involvement, often difficult to explain logically.
4. **Traditional Action** (custom-driven): These are actions performed out of habit or tradition, often to preserve cultural or societal norms.

Weber's theory helps us understand the different orientations, motives, and purposes behind individual and group actions. Instrumentally rational actions, in particular, are relevant to this study, as they describe how individuals take calculated steps to achieve their desired goals. In this context, the use of SPayLater by students can be viewed as an instrumentally rational action, as they use it as a means to manage their purchases while balancing their financial capabilities.

### 3. Methodology

In this study, researchers applied a descriptive qualitative model to analyze the data. Chairi (2009) states that qualitative research is conducted in a natural context with the aim of investigating and understanding the phenomenon—what happened, why it happened, and how it happened. In other words, qualitative research focuses on exploratory analysis involving in-depth studies, often using case studies. (Adlini et al., 2022).

The data collection techniques used in this research included observation, interviews, and documentation. According to Sulsanto (2021), observation is a data collection technique that involves systematically and directly observing and recording events related to the research object. (Samiaji Sarosa, 2021). In this study, observation was conducted by utilizing the *spaylatelr* to review its application and usage directly.

As cited in Sugiyono (2019), interviews are defined as interactions between two people where they exchange information and ideas through a question-and-answer process with the aim of gaining deeper understanding of a particular topic (Azzahra & A., 2024). The interviews for this study were conducted between March and April 2024. The selection of informants was based on purposive sampling. Sugiyono (2018) explains that purposive sampling is a method where informants are selected based on their relevance to the research topic as determined by the research team. In this case, the researchers selected informants who were considered

knowledgeable about the issue being studied and capable of providing relevant insights for data analysis. The researcher chose the *spaylatelr* as the primary informant to explore personal motivations for using the tool and factors that drive students to use it. The study focused on students born between 1997 and 2003, with a total of four informants: two from the Faculty of Social and Political Sciences (FISIP) at UINIB and two others who were also FISIP students.

Documentation was another method used to collect data, such as archives, writings, figures, pictures, reports, and other relevant documents. In this study, documentation also involved gathering information from published journal articles. (Mariani, 2022).

The data analysis technique was based on the Miles and Huberman field model, which involves three stages: data reduction, data analysis, and drawing conclusions (Pratiwi et al., 2023). Data reduction was performed by selecting and organizing the data collected to compare it across different sources, allowing for proper presentation. Data related to the review of the use of the *spaylatelr* as a tool for hydraulic modeling among children was summarized, categorized, and abstracted accordingly. The distilled data was then presented descriptively in the form of brief narratives, and conclusions were drawn from these findings.

#### 4. Empirical Findings/Result

##### Modern Lifestyle Among Young People

According to Kotlelr and Kelllelr (2008: 224), a lifestyle is the pattern of a person's life that is reflected in their activities, interests, and opinions, especially in terms of self-image or social status. The activities of students are closely related to how they spend their time and the interests deemed important by their community (Wibowo & Sulmiati, 2017). These activities reflect how individuals view themselves and their social environment (Sulryani & Kristiyani, 2021).

A respondent stated, "My modern lifestyle includes following current trends, like buying the latest viral fashion items, visiting cafes, or acquiring branded goods." (Interview conducted with initials SO, age 20, on April 25, 2024).

Sulsanto (in Nulgrahani, 2003) defines lifestyle as a combination of individual self-expression and group expectations, resulting in actions consistent with societal norms. Various lifestyle categories have been identified in today's society, such as hedonic lifestyle, metropolitan lifestyle, and global lifestyle (Candrawati et al., 2021).

One interviewee noted, "Buying branded and trendy items makes me feel more confident in public." (Interview with initials NEI, age 21, on April 27, 2024).

In this context, students express their modern lifestyle by purchasing branded goods, which they believe enhance their confidence in social situations. One student commented, "I often browse trendy items on TikTok, like bags and shoes, and then look for those items in shopping apps to buy them." (Interview with SO, age 21, on April 25, 2024).

Another student said, "I usually buy makeup and skincare tools. Although these can be expensive, they are part of my modern lifestyle that I embrace." (Interview with YN, age 21, on May 1, 2024).

From these interviews, it's clear that, in addition to clothing, makeup and skincare products are also popular among students. This trend highlights that, in addition to aiming for a glamorous appearance, students recognize the importance of self-care as a part of modern living.

### **S-PayLater Among Young People (Students)**

Shopelel PayLater (SPayLater) is a credit service offered on the Shopelel platform, enabling customers to make payments in installments. SPayLater influences students' shopping habits, payment behaviors, and financial awareness in higher education (Aprilia et al., 2024).

In this study, the participants are university students who use SPayLater for purchasing essential items like refrigerators and electric appliances. One student shared, "I use SPayLater to buy things that I need." (Interview with initials NEI, age 21, on April 27, 2024). Another added, "I use SPayLater for electricity and clothing, so I can manage my expenses better." (Interview with YN, age 21, on May 1).

The results indicate that students view SPayLater as a practical tool for managing both telecommunications and basic needs. However, the increasing complexity of their usage raises concerns about their financial management skills.

### **S-PayLater as a Tool for Fulfillment of Modern Lifestyle**

Shopelel PayLater allows customers to shop online without immediate payment, making it an innovative payment method in e-commerce. It offers convenience and flexible payment options, which are particularly beneficial for students who are active online shoppers (Aprilia et al., 2024).

One student remarked, "Using SPayLater makes it easier to buy items even if I don't have the money upfront, compared to conventional methods." (Interview with NEI, age 21, on April 27, 2024). Another added, "When I use SPayLater, I get discounts and free shipping, which encourages me to make purchases." (Interview with YN, age 21, on May 1).

In addition to payment ease, the discounts and promotions available through SPayLater have helped students make purchases despite limited budgets. By utilizing SPayLater, students can buy desired items without immediate financial strain, opting for payment plans instead.

One student stated, "Examples of branded goods I've purchased through SPayLater include H&M hoodies and Zara clothes." (Interview with SO, age 20, on April 25, 2024). Another mentioned, "I buy polo shirts using SPayLater." (Interview with YN, age 21, on May 1). Another student explained, "The reason I use SPayLater is that I want to buy items immediately for an event, even if I haven't paid for them yet." (Interview with SO, age 20, on April 25, 2024).

While SPayLater offers positive benefits, it also poses risks, especially for students who may lack experience in managing finances. The convenience of quick purchases may lead to overspending and financial difficulties, particularly if students are not well-informed about long-term financial implications.

Social influences in the student environment can also affect SPayLater usage. If many peers utilize this service, students might engage without careful consideration, potentially diverting attention from long-term financial priorities like education or future investments.

It is important to understand that while SPayLater presents opportunities, its impact varies based on individual implementation. Further research on how SPayLater affects students' financial behaviors could provide insights into the relationship between technology and consumer patterns (Aprilia et al., 2024).

One student observed, "It's easier to pay quickly with SPayLater." (Interview with YN, age 21, on May 1, 2024). However, another warned, "If you're not careful with SPayLater, it can lead to overspending and financial problems." (Interview with YN, age 21, on May 1, 2024).

## 5. Discussion

The findings of this study illustrate the modern lifestyle trends among young people, particularly students, and their relationship with financial tools like Shopee PayLater (SPayLater). The behaviors and preferences identified align with previous research on lifestyle choices and consumption patterns in the context of contemporary society.

### *Modern Lifestyle Among Young People*

The concept of lifestyle, as defined by Kotler and Keller (2008), encompasses the patterns of an individual's life, reflected in their activities, interests, and opinions, which collectively shape their self-image and social status. This aligns with Wibowo and Usulmiati's (2017) notion that students' activities are closely tied to how they allocate their time and the interests valued by their community. The interviews conducted for this study reveal that young people express their modern lifestyle primarily through the purchase of trendy branded goods and participation in social activities like visiting cafes. This behavior mirrors findings from Usulryani and Kristiyani (2021), who assert that an individual's self-perception and social environment significantly influence their lifestyle choices.

The students' desire for trendy clothing and beauty products also suggests a shift toward a hedonistic lifestyle, as outlined by Candrawati et al. (2021). The interviews indicate that young individuals perceive branded items as enhancing their confidence, a sentiment echoed in previous literature. The social validation derived from possessing fashionable items plays a crucial role in shaping their self-image in social contexts.

### *The Role of Shopee PayLater*

The findings regarding the use of SPayLater among students reflect its growing relevance in contemporary consumption behaviors. According to Aprilia et al. (2024), SPayLater serves as a credit service that significantly influences purchasing habits, payment patterns, and financial awareness among students. The interviews confirm that students utilize SPayLater for acquiring essential items, indicating its practical role in their lives. The convenience and flexibility of installment payments make SPayLater an attractive option for students managing tight budgets. However, while the advantages of SPayLater are evident, there are inherent risks associated with its use. The study aligns with previous research indicating that reliance on credit services can lead to increased consumer debt and potential financial mismanagement, particularly among young and inexperienced users. The insights gained from interviews reveal that students are aware of these risks but often prioritize immediate gratification over long-term financial stability.

The application of Max Weber's theory of instrumental rational social action is particularly relevant in this context. Weber's theory posits that individuals engage in actions guided by rational considerations to achieve specific goals. The study findings suggest that students rationally evaluate their financial situations when opting for SPayLater, aiming to navigate immediate financial challenges while fulfilling their consumption desires. This aligns with Bidin A's (2017) interpretation of rational action, where individuals weigh their options against their goals.

The socialization process within the student environment also influences the adoption of SPayLater, as peer behaviors and trends shape individual choices. This aspect underscores the role of social networks in reinforcing consumption patterns and financial behaviors, echoing findings from existing literature.

## 6. Conclusions

Based on the results of the research conducted, it can be concluded that the use of SPayLater among students serves as a means to facilitate their training in modern payment flexibility. Specifically, students utilize SPayLater to enhance their learning experiences, particularly in managing their financial decisions in line with their consumption desires. By employing SPayLater, students are able to purchase branded and trendy items, thereby aligning with contemporary lifestyle trends while also managing their limited financial resources.

The decision to use SPayLater as a payment method is significantly influenced by the discounts and free shipping promotions offered by the Shopee platform. These incentives encourage students to adopt SPayLater for their purchases, as greater discounts and free shipping options enhance the attractiveness of using this payment method. Moreover, traditional purchasing methods often present challenges for students due to budget constraints; SPayLater provides a flexible solution that allows them to acquire desired products without immediate full payment.

However, while SPayLater offers conveniences, it also carries risks, particularly for students who may have limited experience in managing their finances. Over-reliance on this payment model can increase the risk of accumulating debt, especially if students do not fully understand the implications of deferred payments. The rapid expansion of such payment options without adequate financial literacy may lead to long-term financial challenges, including the potential for late payment fees, which can further strain their financial situations.

In summary, while SPayLater provides students with opportunities for flexible purchasing, it is essential to promote financial education to help them navigate the associated risks and make informed decisions about their spending and payment management.

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