

BUY NOW, PAY LATER: SHOPEE ONLINE STORE USERS EXPERIENCES ON SHOPEE PAY LATER FEATURE (SPAY LATER)

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ABSTRACT

This study addressed the Buy Now, Pay Later: Shopee Online Store Users Experiences on Shopee Pay Later Feature (Spay Later). The research investigated the users' experiences using the Spay Later feature, specifically user satisfaction, convenience, financial behavior, and challenges faced. While some of the studies explored only the positive and negative impacts of the feature, there are gaps that the other studies have not identified. This study addressed the overall experience of Spay Later users, an area not fully covered in previous studies. It utilized a phenomenological study approach under a qualitative method. The participants of the study were chosen through a judgmental sampling approach, consisting of ten (10) spay later user with five thousand (5,000) pesos credit limit and a gold/platinum level. Furthermore, the researchers conducted semi-structured interviews with open-ended questions. The results indicated that the Spay Later feature is flexible and convenient. In conclusion, the Spay Later feature positively impacted the users' experiences, it helped the users to access their needs during financial constraints and improve their budgeting skills. This study suggests to the existing and future users to moderately use the feature and apply the decision-making process effectively in every transaction.

Keywords: *Shopee, Shopee Pay Later (Spay Later), and Buy Now, Pay Later (BNPL).*

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INTRODUCTION

In 2015, Shopee online store expanded internationally, becoming the largest eCommerce platform in Southeast Asia. Shopee, a Sea Group company based in Singapore, offered goods from major retailers and local merchants to both sellers and consumers (Remitly, Inc., 2024). Initially a marketplace for consumer-to-consumer (C2C) transactions, Shopee quickly transitioned to a hybrid model that also supported business-to-consumer (B2C) transactions, gaining significant traction across the region.

However, before the pandemic, Shopee was not as widely recognized despite offering attractive discounts and affordable products. This changed dramatically during the late months of 2019, as the pandemic took hold. As more people turned to online shopping, Shopee's popularity grew, with the platform's door-to-door delivery service offering consumers much-needed convenience during lockdowns. This shift marked the beginning of Shopee's widespread adoption in the Philippines, as consumers could shop for their needs from home and have products delivered directly to them.

The quarantine measures during the pandemic played a pivotal role in Shopee's success, as consumers increasingly found its services both convenient and safe. In addition, Shopee introduced the Spay Later payment option in 2019, which provided consumers with greater flexibility when purchasing high-quality products (Shopee Philippines, 2020). This service was initially available only to loyal and eligible users of the platform, adding an extra layer of appeal.

The Spay Later feature allowed buyers to either make immediate purchases and pay later or opt for a 12-month installment plan (SeaGroup, 2020). Essentially acting as a product loan, this feature enabled users to make recurring payments with interest. Although it offered multiple promotions, it also had drawbacks, such as penalties, interest, and additional charges that consumers needed to consider.

As eCommerce platforms like Shopee gained popularity, today's generation increasingly embraced the Buy Now, Pay Later (BNPL) method. This form of short-term financing, which allowed consumers to make purchases and pay overtime without interest, became especially relevant as living costs continued to rise (Lake, 2024). This trend prompted banks, online retailers, and other businesses to offer BNPL options, aiming to support consumers in managing their finances.

In response to growing demand, Shopee implemented various marketing strategies, such as promotional codes, to attract customers. Monthly sales events like payday sales, midyear sales, and special promotions (e.g., 1.1, 2.2) became highly popular, offering significant discounts, particularly for Spay Later users. These vouchers, linked to specific purchases, could be easily redeemed through the Shopee site (SeaGroup, 2020).

Furthermore, Shopee's loyalty rewards system helped foster consumer retention. It offered four membership tiers—Classic, Silver, Gold, and Platinum—providing increasing benefits as users made more purchases (SeaGroup, 2020). While Classic members were those who had made fewer than ten purchases, higher tiers, such as Silver, Gold, and Platinum, rewarded customers who completed ten, twenty-five, and fifty-five orders, respectively, with more privileges.

Despite the benefits of Spay Later, it had both positive and negative effects on consumers. When used responsibly, it could provide favorable results. However, it also increased the risk of overspending and impulsive buying due to the availability of deferred payments (Sani and Saputri, 2023). For some consumers, BNPL provided relief by spreading payments over time, reducing financial distress. According to Papich (2024), BNPL access in the U.S. contributed to lower financial distress, as many users made timely payments to maintain good credit records.

In contrast, a study by Muchammad and Lantara (2024) indicated that discounts and promotions had a positive effect on BNPL users in Indonesia. However, financial awareness negatively impacted impulsive buying and excessive spending. Overuse of BNPL services led many consumers to face distress due to large debts, as impulsive purchasing behaviors resulted in long-term financial difficulties.

To address these issues, this study aimed to bridge a research gap by exploring the experiences of Spay Later users, an area not fully covered in previous studies. While existing research primarily focused on either the positive or negative impacts of BNPL, it lacked a comprehensive understanding of user motivations and behaviors. This research sought to fill that gap by investigating the factors driving users to opt for Spay Later, the benefits they derived, and the types of transactions they made.

The objective of this study was to examine the experiences of Spay Later users on Shopee and categorize the themes that emerged from their experiences. The study focused on aspects such as user satisfaction, convenience, financial behavior, and challenges faced, with the goal of providing actionable recommendations to educate users on the responsible use of this feature.

STATEMENT of the OBJECTIVES

This study aims to determine the experiences of consumers using the Shopee Pay Later feature. Specifically, it seeks to:

1. Identify and categorize the themes generated from the experiences of Spay Later users on Shopee, focusing on aspects such as user satisfaction, convenience, financial behavior, and any challenges faced.
2. Develop actionable recommendations based on the findings of the study to educate consumers on the proper use of the Spay Later feature on Shopee, including best practices for managing repayments and avoiding financial pitfalls.

METHODOLOGY

This study used a phenomenological study under qualitative study, utilizing non-numerical data. This method focused on exploring lived experiences of Spay Later users, allowing for an in-depth analysis of how these individuals perceived and interpreted the Buy Now, Pay Later (BNPL) and installment feature on Shopee. Through in-depth interviews with Spay Later users, the researchers captured their perceptions, motivations, and challenges associated with this payment option.

POPULATION and SAMPLING

The participants of this study were selected through a judgmental sampling technique, which allowed the researchers to choose individuals who met the specific criteria essential for exploring the experiences of Shopee Spay Later users. This non-probability sampling approach was particularly effective in this context as it enabled the researchers to identify participants located in Balayan, Batangas, who had relevant experiences with the payment feature. The participants consisted of ten (10) eligible users of Shopee Spay Later, selected based on criteria designed to ensure a rich understanding of the phenomenon. The qualifications included being a Shopee loyal customer with a

gold or platinum label, having a credit limit of five thousand pesos (5,000) or more, and being a Shopee Spay Later user for at least one (1) year.

INSTRUMENTATION

The researchers conducted online and face-to-face interviews using a semi-structured interview guide, chosen for its flexibility. This format allowed follow-up questions to explore participants' responses in more depth, providing a better understanding of their perspectives. The interview guide questions were divided into sections: demographic information, reasons of using the Spay Later feature, and participants experiences with the Spay Later Feature.

The validity and relevance of the research instrument were ensured by three (3) experts validators. The validators used both content validity and construct validity to comprehensively measure the concept of the study.

DATA COLLECTION

The data gathering process began with the researchers obtaining an approval letter from the school authorities, outlining the study's purpose, methodology, and potential benefits. Once approval was granted, participants were provided with a consent form detailing their rights, the study's purpose, and privacy measures, and were encouraged to ask questions before signing to ensure they understood and were comfortable with the study.

The researchers then conducted one-on-one interviews, ensuring all participants received the same core questions, with follow-up questions tailored based on their responses to explore individual experiences further. After data collection, the researchers reviewed the information for accuracy and completeness, then analyzed the data to draw meaningful insights and conclusions about the experiences of Shopee Spay Later users.

DATA ANALYSIS

The study employed thematic analysis to present the qualitative data descriptively. Thematic analysis involved several key steps: familiarizing with the data, generating initial codes, searching for themes, reviewing these themes, and defining and naming them. This systematic approach allowed the researchers to identify and analyze patterns within the data, providing deeper insights into participants' diverse experiences. This process contributed to a comprehensive understanding of users' experiences with the Spay Later Feature.

Later feature.

ETHICAL CONSIDERATIONS

The researchers prepared detailed consent forms that clearly explained the study's purpose, the nature of participation, potential risks, and participants' rights, including their ability to withdraw at any time without penalty. Informed consent was obtained before the face-to-face interviews, and a brief overview of the interview procedure was provided to ensure participants felt comfortable. Care was taken in setting up the interview to avoid any emotional distress, and participants' identities were anonymized using an alphanumeric format (e.g., Silver 1, Gold 1, Platinum 1). To further support participants, emotional support measures were implemented, including offering breaks and

referrals for assistance if needed. This approach underscored the study's commitment to participants' well-being and privacy while adhering to ethical standards.

RESULTS and DISCUSSION

The information gathered through the face-to-face and online interviews focused on the participants' experiences using the Shopee Pay Later feature.

Frequency of Use of Shopee Pay Later (Spay Later)

Participants shared insights into how frequently they utilize Shopee Spay Later, highlighting their patterns of usage based on necessity and financial considerations:

1. Occasional Use for Necessities (GOLD 1, Platinum 6, Platinum 7)
2. Regular Monthly Usage for Essentials (Platinum 1, Platinum 2, Platinum 4)
3. Needs-Based Usage in Financial Constraints (Platinum 3, Platinum 5, Platinum 6)

This study explores the theme of "Occasional Use for Necessities" in relation to consumer behavior toward Shopee Spay Later. Findings indicate that participants use the service selectively, primarily for essential purchases such as household necessities, including toiletries, cleaning supplies, and kitchen essentials. This limited usage reflects a cautious approach to credit, where users prioritize financial stability and avoid unnecessary debt accumulation.

Participants reported using Spay Later only when funds were unavailable or for high-cost purchases, demonstrating a strategic and needs-based approach to borrowing. Some also utilized the service during promotional periods to maximize savings. This behavior aligns with consumer decision-making theories, which suggest that purchasing decisions are driven by necessity and financial considerations.

The theme "Regular Monthly Usage for Essentials" highlights participants' consistent reliance on Shopee Spay Later for essential household purchases. Unlike occasional users, these participants integrate Spay Later into their monthly budgeting, using it multiple times a month for necessities such as toiletries, cleaning supplies, and kitchen essentials.

Findings suggest that participants utilize Spay Later for both regular and high-cost purchases, demonstrating a habitual approach to credit use. Some users rely on it for larger or multiple-item orders, indicating that it serves as a financial tool to manage household expenses more efficiently. This aligns with research by Zani and Saputri (2023), which suggests that buy-now-pay-later services enhance consumer confidence in making purchases through installment payments.

The theme "Needs-Based Usage in Financial Constraints" highlights how participants rely on Shopee Spay Later to manage essential purchases during financial difficulties. Findings indicate that users turn to the service when they lack immediate cash, especially for higher-priced necessities.

Participants exhibit a selective approach to usage, primarily influenced by the cost of needed items. While some use Spay Later only occasionally, others adjust their frequency of use based on their financial situation and total

spending. This flexible, needs-driven strategy underscores the role of Spay Later as a financial tool for maintaining essential household expenses without disrupting their budget.

The study examines consumer behavior toward Shopee Spay Later, revealing three key usage patterns. Occasional users rely on it selectively for essential purchases, demonstrating financial responsibility. Regular users incorporate it into their monthly budgeting, balancing necessity with practicality. Needs-based users turn to it during financial constraints, using it as an adaptive tool for essential spending. Overall, Spay Later serves as a flexible financial resource, helping users manage expenses based on their financial situations and priorities.

Types of Purchases Made with Shopee Pay Later (Spay Later)

Participants discussed the various types of purchases they make using Shopee Pay Later (Spay Later), illustrating how the service caters to their diverse needs:

1. Everyday Household Necessities (Platinum 1, Platinum 2, Platinum 3)
2. High-Cost or Essential Purchases in Times of Financial Constraint (Platinum 2, Platinum 3, Platinum 6)
3. Occasional Non-Essential Items (Platinum 8, Platinum 9)

The theme "Everyday Household Necessities" highlights participants' frequent use of Shopee Spay Later for essential daily purchases, reflecting a pragmatic approach to financial management. Users rely on the service multiple times a month to buy necessities such as toiletries, cleaning supplies, and kitchen essentials, ensuring household stability without immediate financial strain.

Participants also use Spay Later for higher-priced household items that may not be affordable upfront, demonstrating a strategic approach to budgeting. This pattern indicates financial awareness, where users prioritize essential spending over discretionary purchases, leveraging credit services to manage household expenses responsibly.

The theme "High-Cost or Essential Purchases in Times of Financial Constraint" highlights participants' strategic use of Shopee Spay Later for expensive or bulk purchases, especially when facing financial limitations. This behavior reflects a pragmatic approach to managing significant financial commitments by spreading costs over time.

Participants rely on Spay Later primarily for essential goods rather than discretionary spending, ensuring that household needs are met even during cash shortages. Their usage is driven by necessity, particularly for high-value items that cannot be postponed. This demonstrates a calculated financial strategy, where users leverage credit services to balance immediate needs with long-term financial stability.

This study explores consumer behavior regarding Shopee Spay Later, focusing on the theme of "Occasional Non-Essential Items." Findings indicate that participants adopt a cautious and selective approach, utilizing the service infrequently and primarily for non-essential purchases based on specific circumstances. Rather than incorporating Spay Later into their regular spending habits, users employ it sporadically, often in response to external requests or minor urgent needs, such as mobile loads. This restrained usage reflects a conscious effort to avoid unnecessary debt and maintain financial responsibility. The study highlights that participants prioritize essential spending while limiting credit use for discretionary purchases, reinforcing a broader trend of financial prudence in digital credit adoption.

This study examines consumer behavior in using Shopee Spay Later, revealing three key patterns: strategic use for household necessities, reliance on the service for high-cost or essential purchases during financial constraints,

and infrequent use for non-essential items. Participants demonstrate a cautious and practical approach to credit, prioritizing essential spending while maintaining financial flexibility and responsibility.

Factors That Led Participants to Start Using Shopee Pay Later (Spay Later)

Participants shared a variety of reasons for starting to use Shopee Pay Later (Spay Later), which reveal key motivations and practical benefits behind their decision to adopt the service:

1. Limited Budget and Financial Independence (GOLD 1, Platinum 1, Platinum 3, Platinum 5)
2. Ability to Afford High-Cost Purchases Over Time (Platinum 2, Platinum 4)
3. Attractive Incentives, Discounts, and Zero-Interest Offers (Platinum 6, Platinum 7)
4. Urgent Needs and Access to Hard-to-Find Items (Platinum 8, Platinum 9)

This study explores the theme of "Limited Budget and Financial Independence," highlighting how Shopee Spay Later serves as a financial tool for consumers facing budget constraints while fostering autonomy in purchasing decisions. Participants use the service to acquire goods despite limited immediate funds, reflecting a reliance on deferred payment options to balance personal needs and wants. Young adults and students particularly view Spay Later as a means of financial independence, enabling them to make personal purchases without seeking parental support. Statements from participants illustrate how the service provides convenience and flexibility, allowing them to manage expenses such as skincare, furniture, and other non-essential items. Additionally, Spay Later supports their desire for self-reliance in a consumer-driven society, demonstrating its role in shaping financial behavior and decision-making among young consumers.

The theme "Ability to Afford High-Cost Purchases Over Time" highlights how Shopee Spay Later provides financial flexibility, enabling participants to acquire expensive items without the burden of immediate full payment. Participants utilize the service strategically to manage large purchases, integrating them into their budgets more comfortably. Statements from users illustrate how Spay Later allows them to afford high-cost essentials or desirable items by spreading payments over time, reducing financial strain. This reflects a broader trend in consumer behavior, particularly among young adults who seek to balance financial constraints with the desire for quality purchases. While the service enhances accessibility to significant purchases, it also necessitates responsible financial management to avoid potential overspending and debt accumulation.

The theme "Attractive Incentives, Discounts, and Zero-Interest Offers" highlights how promotional benefits influence consumer decisions to use Shopee Spay Later. Discounts and favorable interest rates enhance the appeal of this payment method, encouraging purchases by increasing perceived savings. Participants noted that discounts available through Spay Later often outweigh the interest costs, making it a compelling option for budget-conscious consumers. Additionally, zero-interest offers and installment plans provide financial relief, allowing users to acquire essential items without immediate financial strain. While these incentives drive consumer engagement and spending, they also pose risks, as they may encourage impulsive buying or overlooked interest accumulation. Responsible financial management remains essential to maximize benefits while avoiding potential pitfalls.

The theme "Urgent Needs and Access to Hard-to-Find Items" highlights how Shopee Spay Later serves as a financial tool for addressing emergency situations and acquiring products that are otherwise inaccessible. Participants utilize Spay Later for immediate needs, such as medical emergencies or essential repairs, demonstrating its role in providing financial flexibility during critical moments. Additionally, the service enables users to purchase items unavailable in their local areas, expanding their access to necessary products. While Spay Later enhances consumer resilience by offering quick financial solutions, reliance on credit for emergencies raises concerns about potential dependency. Responsible financial management is essential to prevent overspending and maintain long-term financial stability.

Shopee Spay Later provides financial flexibility for consumers facing budget constraints, allowing them to make purchases on an installment basis. It enables users to afford high-cost items, take advantage of discounts and zero-interest offers, and access essential or hard-to-find products. While the service offers convenience, it also presents risks of impulsive spending and debt accumulation. Responsible financial management is crucial to prevent over-reliance on credit while benefiting from Spay Later's advantages.

Challenges Encountered While Using Shopee Pay Later (Spay Later)

Participants described various challenges they faced when using Shopee Pay Later (Spay Later), highlighting key difficulties that impacted their experience with the service:

1. Transaction Errors (Platinum 1, Platinum 8)
2. Unexpected Fees and Insufficient Credit Balance (Platinum 7, Platinum 9)
3. Concerns About Seller Accountability (Platinum 5)

While Shopee Pay Later (Spay Later) offers financial flexibility and convenience, some users have encountered technical difficulties during checkout, impacting their ability to complete transactions. Participants reported occasional system glitches that prevented purchases, though these were described as rare occurrences. Additionally, some users faced limitations due to insufficient credit balances, restricting their ability to make larger purchases. Others highlighted merchant restrictions and additional fees, such as a 2% charge when paying through GCash, which added to their frustration. Despite these challenges, users generally viewed Spay Later as a reliable service. Some also noted that certain issues, such as product quality concerns, were attributed to sellers rather than the payment system itself. These insights suggest that while Spay Later enhances the shopping experience, occasional technical errors, credit limitations, and external factors can affect overall user satisfaction.

In summary, while Spay Later offers convenience and financial flexibility, occasional technical issues, merchant incompatibility, and additional fees can disrupt the purchasing experience and cause frustration for users. These limitations hinder seamless transactions, especially when users expect unrestricted access to the service. Although infrequent, such challenges impact the overall user experience by restricting where and how Spay Later can be used effectively.

Convenience of Shopee Pay Later (Spay Later) Compared to Other Payment Options

Participants expressed strong sentiments regarding the convenience of the Shopee Pay Later (Spay Later) feature, highlighting several key factors that contribute to its appeal over other payment methods:

1. Purchasing Without Immediate Cash (Platinum 1, Platinum 4)
2. Flexible Repayment and Low Interest Rates (Gold 1, Platinum 2, Platinum 3, Platinum 6)
3. Simple Payment Process (Platinum 5, Platinum 6)
4. Accessible Credit and Quick Payment Experience (Platinum 3, Platinum 7, Platinum 8, Platinum 9)

Shopee Pay Later (Spay Later) provides users with financial flexibility, allowing them to make purchases without immediate cash. This feature is particularly beneficial for individuals with fluctuating income or unexpected expenses, as it enables them to acquire essential items while deferring payment. Users appreciate Spay Later's low interest rates, flexible repayment options, and accessibility, making it a preferred alternative to traditional credit cards. The streamlined payment process and lack of account-linking requirements enhance convenience, allowing for quick and hassle-free transactions. Additionally, Spay Later democratizes access to credit, offering loans to users regardless of banking status. While some users face occasional technical issues or merchant restrictions, the overall sentiment remains positive, with Spay Later empowering consumers by providing an efficient, cost-effective, and user-friendly payment solution.

Spay Later enhances online shopping by allowing users to make purchases without immediate cash, providing financial flexibility that empowers better money management. Its low interest rates and customizable repayment options reduce financial stress, making it a preferable alternative to traditional credit methods. The simplicity of the payment process further improves the user experience, ensuring a seamless and efficient transaction flow. Additionally, Spay Later's quick payment processing and accessible credit lines enable users to shop with confidence, particularly during sales and promotions. These features position Spay Later as a competitive and convenient online payment solution for a wide range of consumers.

Influence of Shopee Pay Later (Spay Later) to the Participants' Financial Decisions or Budgeting

Participants provided insights into the ways Spay Later has impacted their financial management and budgeting practices, revealing both positive and negative influences:

1. Enhanced Savings and Budgeting Skills (GOLD 1, Platinum 1, Platinum 4)
2. Flexibility and Independence in Financial Management (Platinum 2, Platinum 3, Platinum 5, Platinum 8, Platinum 9)
3. Self-Reflection and Decision Making (Platinum 1, Platinum 3, Platinum 9)

Shopee Pay Later (Spay Later) has positively influenced users' financial habits by enhancing their savings and budgeting skills, providing financial flexibility, fostering self-reflection in spending, and promoting

responsible financial decision-making. Users reported becoming more disciplined in saving and budgeting, as Spay Later allowed them to plan repayments and allocate resources more effectively. The flexibility of the service enabled them to make purchases without the immediate burden of full payment, reducing financial strain and helping them anticipate future obligations. Additionally, Spay Later encouraged self-reflection, prompting users to critically assess their spending habits and prioritize essential purchases over impulsive ones. While some participants acknowledged using the service for non-essential items, they became more mindful of their ability to meet repayment commitments. Furthermore, many users demonstrated financial independence, stating that they could manage their money effectively with or without Spay Later, viewing it as a convenience rather than a necessity. Overall, Spay Later has contributed to improved financial literacy and control, helping users make more informed and responsible financial decisions.

In summary, Spay Later has significantly influenced users' financial behaviors by enhancing their savings and budgeting skills, providing financial flexibility, and encouraging self-reflection in spending decisions. Users have developed stronger financial management habits, including better saving practices, mindful spending, and structured repayment planning, which contribute to long-term financial stability. The service empowers individuals by allowing them to make purchases without immediate payments, enabling more effective budgeting and fostering financial independence. Additionally, Spay Later promotes self-awareness and responsible decision-making, helping users evaluate their financial priorities before making purchases. Overall, the service functions as a valuable financial tool, supporting users in developing sustainable and informed financial practices.

Changes in Spending and Financial Management Since Using Shopee Pay Later (Spay Later)

Participants shared a range of observations regarding changes in their spending and financial management after using Shopee Pay Later (Spay Later), highlighting both positive adaptations and challenges:

1. Increased Spending Awareness and Shift Priorities (GOLD 1, Platinum 1, Platinum 2, Platinum 4)
2. Financial Flexibility (Platinum 3, Platinum 5)
3. Challenges in Financial Management and Disciplined (Platinum 4, Platinum 6, Platinum 7)

Spay Later has significantly influenced participants' financial behaviors, particularly in increasing spending awareness, shifting priorities, and providing financial flexibility. Many users have become more mindful of their purchases, carefully evaluating needs versus wants and adjusting their spending habits accordingly. While some have redirected their finances towards essential purchases, others acknowledge an increase in discretionary spending due to the service's convenience. The theme of financial flexibility highlights how Spay Later enables users to manage their cash flow more effectively, allowing them to allocate funds for emergencies while deferring payments for purchases. However, challenges in financial management have also emerged, with some participants struggling to balance credit use and budgeting. While some users

exhibit strong financial discipline, ensuring they do not overextend themselves, others recognize the risks of overspending and impulsive buying. Overall, Spay Later serves as both a beneficial financial tool and a potential challenge, depending on individual spending habits and financial management skills.

Best Practices for Managing Repayments and Avoiding Financial Pitfalls

Participants provided valuable insights and recommendations for effectively managing repayments and avoiding financial pitfalls when using Shopee Pay Later (Spay Later):

1. Pre-Payment Planning and Monitoring Due Dates (GOLD 1, Platinum 4, Platinum 6)
2. Mindful Purchasing and Moderate Usage (Platinum 1, Platinum 5, Platinum 6, Platinum 7)
3. Budgeting, Financial Awareness, and Understanding Responsibility (Platinum 2, Platinum 3, Platinum 4, Platinum 5)
4. Understanding Financial Responsibility (Platinum 3, Platinum 4)
5. Prioritization of Needs Over Wants and Reflective Decision-Making (Platinum 7, Platinum 8, Platinum 9)

The practice of pre-payment planning and monitoring due dates has emerged as a crucial strategy for effectively managing Shopee Pay Later (Spay Later) repayments and avoiding financial pitfalls. By setting aside funds in advance and actively tracking due dates, users can prevent late fees, maintain a good credit record, and develop responsible financial habits. Participants emphasized the importance of staying organized, reserving income for repayments, and ensuring timely payments to avoid penalties. This disciplined approach not only helps users meet their financial obligations but also fosters a more mindful and proactive attitude toward credit utilization and overall money management.

The key best practices for managing Shopee Pay Later (Spay Later) repayments and avoiding financial pitfalls include mindful purchasing, moderate usage, budgeting, financial awareness, and reflective decision-making. Users are encouraged to carefully consider their purchases, prioritize needs over wants, and ensure they can afford repayments before using the service. Setting a budget, monitoring due dates, and maintaining financial discipline help prevent late fees and debt accumulation. Practicing moderation and being aware of financial responsibilities empower users to develop healthier spending habits, fostering long-term financial stability and a responsible approach to credit use.

Conclusions

Participants used the Spay Later feature primarily for essential, need-based purchases, balancing financial responsibility with the convenience of deferred payments. Many relied on it for household necessities and high-cost items, using it strategically to manage expenses. The feature was seen as a financial lifesaver, enabling purchases during tight financial situations, with added benefits like discounts and zero-interest rates.

While convenient and flexible, Spay Later also presented challenges, including technical issues, unannounced maintenance, and seller accountability concerns. Despite these drawbacks, participants valued its ease of use and ability to make purchases without immediate cash.

Spay Later influenced financial habits positively by encouraging budgeting and structured spending. However, some struggled with financial discipline, highlighting the need for careful management. Best practices like pre-payment planning, monitoring due dates, and prioritizing needs over wants helped users avoid financial strain. Overall, the feature enhanced financial responsibility and purchasing convenience but required responsible usage to prevent complications.

Recommendations

Participants primarily used Spay Later out of necessity and financial constraints. While it provides flexibility, mindful purchasing is essential to avoid financial pitfalls. This study recommends pre-payment planning, setting repayment reminders, and budgeting to prevent late fees and long-term financial burdens.

While Spay Later supports large purchases, its convenience may obscure interest impacts. Users should distinguish needs from wants and evaluate purchases carefully. Transaction errors, seller accountability issues, and credit limits were common challenges, highlighting the need for financial responsibility and awareness of repayment consequences.

The feature enhanced users' savings and budgeting skills, fostering financial independence. However, prioritizing essential purchases over wants is crucial. While Spay Later improved financial management, users should adopt a reflective approach to spending and consider long-term impacts.

To maintain financial stability, disciplined and moderate use of Spay Later is recommended. Every purchase should be made thoughtfully to ensure responsible financial management.

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