

Digital Marketing, Consumer Impulsivity, and Shopee PayLater Usage: Pathways to Consumer Satisfaction in Indonesia

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ABSTRACT: This study examines how digital marketing and consumer impulsivity shape the use of Shopee PayLater and consumer satisfaction among Shopee users in Indonesia. A quantitative cross-sectional survey was conducted with 100 adult Shopee PayLater users. The sample size was determined using Cochran's formula for an unknown population and data were collected through a self-administered online questionnaire. The final analysis used 55 validated items and path analysis in IBM SPSS Statistics 20 after ordinal responses were transformed to interval scores using the Method of Successive Interval. Digital marketing had a positive effect on Shopee PayLater usage ($\beta = 0.692$, $t = 9.621$, $p < 0.001$), while consumer impulsivity also had a smaller positive effect ($\beta = 0.156$, $t = 2.161$, $p = 0.033$). Shopee PayLater usage positively affected consumer satisfaction ($\beta = 0.670$, $t = 7.893$, $p < 0.001$), and digital marketing retained a direct positive effect on satisfaction ($\beta = 0.202$, $t = 2.401$, $p = 0.018$). Consumer impulsivity had no significant direct effect on satisfaction ($\beta = 0.034$, $t = 0.552$, $p = 0.582$). A re-estimation of the indirect effects from the reported path coefficients using Sobel's delta method indicated significant mediation for digital marketing ($ab = 0.282$, $z = 6.148$, $p < 0.001$) and consumer impulsivity ($ab = 0.065$, $z = 2.106$, $p = 0.035$). These results suggest that Shopee PayLater usage functions as an important mechanism linking marketing stimuli and impulsive tendencies to satisfaction, although the cross-sectional and self-selected online sample limits causal and population-level inference.

KEYWORDS - digital marketing, consumer impulsivity, Shopee PayLater, consumer satisfaction, buy now pay later, path analysis

I. Introduction

E-commerce has transformed the consumer journey from a sequence of separated purchase stages into an always-connected environment in which advertising, platform design, promotional cues, payment options, and post-purchase evaluation interact continuously. Digital touchpoints can shape customer expectations before a transaction and influence evaluations after it, making digital marketing and the service experience difficult to separate in platform-based retail [1]. Evidence from the Indonesian e-commerce context also indicates that digital marketing strategies can contribute positively to customer satisfaction when they are integrated with service quality and platform performance [2].

One of the most important changes in this environment is the rapid diffusion of buy-now-pay-later (BNPL) services. BNPL allows consumers to separate the moment of purchase from the moment of payment, thereby increasing payment flexibility and reducing the immediate salience of expenditure. Earlier consumer research showed that payment mechanisms can alter spending behavior because the timing and cognitive rehearsal of

payments affect how strongly past expenditure constrains subsequent purchase decisions [5]. In contemporary e-commerce, this logic is embedded directly in platform interfaces through instant credit and installment options.

Shopee PayLater is a platform-specific BNPL service that has become closely associated with online purchasing in Indonesia. Prior Indonesian studies have documented relationships between PayLater use and impulsive purchasing. Sari [7] found that perceived ease of PayLater use contributed to impulse buying among Indonesian e-commerce users, while Batubara, Putri, and Hrp [8] reported that PayLater use explained part of impulse buying among Shopee users in a student sample. Other work on Indonesian BNPL users emphasizes that self-control and financial literacy are relevant to impulsive purchasing and overconsumption [9]. These findings indicate that PayLater is not merely a neutral payment tool; it may operate as a behavioral mechanism within the broader digital shopping environment.

Impulse buying is characterized by a sudden, compelling, and insufficiently deliberated urge to purchase [3]. It contains both cognitive elements, such as weak planning, and affective elements, such as excitement, urgency, and post-purchase regret [4]. The availability of delayed payment may amplify this process by lowering the immediate financial friction associated with a purchase. At the same time, impulsive buying does not necessarily generate enduring satisfaction. A consumer can experience short-term pleasure while later evaluating the transaction less favorably, especially when repayment obligations become salient.

Customer satisfaction is therefore an important outcome through which the combined roles of marketing, impulsivity, and PayLater usage can be assessed. Satisfaction reflects the user's evaluation of whether the experience meets or exceeds expectations and is an important antecedent of continued system use [11]. In an e-commerce context, satisfaction can be influenced directly by the quality and relevance of digital communication, as well as by the usefulness and convenience of payment functions encountered during the purchase journey.

The empirical gap addressed in this study lies in the simultaneous examination of external marketing stimuli and internal impulsive tendencies within one path model that includes Shopee PayLater usage and consumer satisfaction. Many prior studies have focused on either PayLater and impulse buying or digital marketing and satisfaction as separate relationships. Fewer studies have evaluated whether PayLater usage serves as a mechanism through which both digital marketing and consumer impulsivity are translated into satisfaction among Indonesian Shopee users. Accordingly, this study examines five direct relationships and two indirect relationships: digital marketing and impulsivity as antecedents of Shopee PayLater usage, Shopee PayLater usage as an antecedent of satisfaction, direct effects of digital marketing and impulsivity on satisfaction, and the mediating role of Shopee PayLater usage. The study contributes a platform-specific view of BNPL as both a financial interface and a behavioral link in the digital customer journey.

II. Literature Review and Hypothesis Development

2.1 Digital Marketing and Shopee PayLater Usage

Digital marketing creates repeated exposure to platform information, personalized offers, promotional incentives, interactive messages, and interface cues. Within the customer journey, these touchpoints can reduce information search costs and increase the perceived relevance of platform features [1]. In the thesis instrument, digital marketing was represented by accessibility, interactivity, entertainment, credibility, irritation, and informativeness. These dimensions capture both the facilitating and potentially intrusive characteristics of platform communication.

When a platform links promotions directly to a deferred-payment option, digital marketing can lower psychological and procedural barriers to using that option. Promotional messages, flash-sale cues, vouchers, and personalized recommendations may increase attention to PayLater while the payment feature reduces the immediate cash constraint. The resulting mechanism suggests that stronger perceived digital marketing effectiveness should be associated with more intensive Shopee PayLater usage. Therefore:

H1. Digital marketing has a positive effect on Shopee PayLater usage.

2.2 Consumer Impulsivity and Shopee PayLater Usage

Impulse buying is distinguished from routine purchasing by spontaneity, urgency, reduced deliberation, and an increased role of affect [3]. Verplanken and Herabadi [4] further distinguish cognitive and affective components of impulse buying tendency. The thesis operationalized consumer impulsivity through spontaneous purchasing, rushed purchasing, emotionally influenced purchasing, and purchasing without sufficient consideration of consequences.

BNPL is theoretically relevant to impulsive purchasing because it postpones the financial consequence of the purchase. Soman [5] shows that delayed and less salient payments can weaken the constraining effect of past expenditure on future spending. Indonesian research likewise connects PayLater use with impulse buying [7]-[9]. Consumers who are more responsive to sudden urges and limited-time offers should therefore be more likely to use Shopee PayLater as an immediate financing mechanism. Thus:

H2. Consumer impulsivity has a positive effect on Shopee PayLater usage.

2.3 Shopee PayLater Usage and Consumer Satisfaction

Post-adoption satisfaction is influenced by whether a system delivers expected benefits during actual use. Expectation-confirmation research shows that satisfaction is a central mechanism explaining continued use of information systems [11]. In the case of BNPL, perceived convenience, transaction speed, ease of operation, and interface clarity can help consumers complete purchases when immediate funds are limited.

Rahima and Cahyadi [6] operationalized Shopee PayLater usage through duration of use, intensity, ease of operation, satisfaction with the feature, and interface-related attributes. When these usage experiences are evaluated positively, they should contribute to favorable overall assessments of the platform. Therefore:

H3. Shopee PayLater usage has a positive effect on consumer satisfaction.

2.4 Digital Marketing and Consumer Satisfaction

Digital marketing can influence satisfaction before and after a purchase by shaping expectations, improving access to information, and reducing uncertainty. Customer-experience theory emphasizes that satisfaction emerges from cumulative interactions across multiple touchpoints rather than from a single transaction [1]. Indonesian e-commerce evidence also reports a positive association between digital marketing strategy and satisfaction [2]. Accordingly, digital communication that is accessible, credible, informative, and appropriately interactive should contribute directly to satisfaction. Thus:

H4. Digital marketing has a positive effect on consumer satisfaction.

2.5 Consumer Impulsivity and Consumer Satisfaction

Impulsive purchasing can produce immediate affective rewards, but the absence of deliberation also creates the possibility of regret, budget pressure, and mismatch between purchased products and underlying needs [3], [4]. Consequently, the net relationship between impulsivity and satisfaction is theoretically less stable than the relationship between convenience-oriented service features and satisfaction. The study nevertheless tests the directional expectation that positive affect associated with impulse purchases may translate into higher satisfaction in the short run. Therefore:

H5. Consumer impulsivity has a positive effect on consumer satisfaction.

2.6 Mediating Role of Shopee PayLater Usage

Mediation occurs when an antecedent influences an outcome through an intervening mechanism [12]. In the present model, digital marketing may increase satisfaction partly because it stimulates use of Shopee PayLater, which then provides convenience and transaction flexibility. Similarly, impulsivity may increase PayLater usage, and the completed transaction experience may subsequently shape satisfaction. This logic yields the following hypotheses:

H6. Shopee PayLater usage mediates the effect of digital marketing on consumer satisfaction.

H7. Shopee PayLater usage mediates the effect of consumer impulsivity on consumer satisfaction.

III. Methods

3.1 Research Design and Participants

The study used a quantitative, cross-sectional, descriptive-verification design. The target population comprised adult Shopee users in Indonesia who had used Shopee PayLater. Because the total number of eligible users was not known with certainty, the minimum sample size was estimated using Cochran's formula for an unknown population, with $z = 1.96$, $p = 0.50$, $q = 0.50$, and a 10% margin of error. The calculation produced 96.04 respondents and was rounded to 100 [13].

Questionnaires were administered online through Google Forms. Recruitment was documented through an announcement distributed in an X (Twitter) questionnaire-exchange community, with eligibility criteria stated in the recruitment post. Eligible respondents were Shopee PayLater users aged at least 18 years. The questionnaire was self-administered and respondents were informed that their answers would be used for academic research and treated confidentially. The thesis describes the intended sampling technique as simple random sampling; however, because recruitment occurred through an open online call and no population sampling frame or random-draw procedure was documented, the representativeness of the achieved sample should be interpreted cautiously.

3.2 Measurement

All constructs were measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The final dataset analyzed in the thesis contained 55 items: 18 digital-marketing items, 14 consumer-impulsivity items, 14 Shopee PayLater-usage items, and 9 consumer-satisfaction items. Digital marketing covered accessibility, interactivity, entertainment, credibility, irritation, and informativeness. Consumer impulsivity covered spontaneous, rushed, emotionally influenced, and consequence-insensitive purchasing. Shopee PayLater

usage covered usage intensity and duration, ease of operation, satisfaction with the feature, and design-related experience. Consumer satisfaction covered expectation confirmation, intention to reuse, and willingness to recommend.

Item validity was assessed using Pearson item-total correlations with a reported critical value of $r = 0.165$. All retained items exceeded the criterion. Internal consistency was assessed using Cronbach's alpha, with all constructs exceeding 0.89.

3.3 Data Analysis

The ordinal questionnaire scores were transformed to interval-level scores using the Method of Successive Interval as specified in the thesis. Analyses were conducted in Microsoft Excel and IBM SPSS Statistics 20. Descriptive statistics were used to summarize construct scores and respondent characteristics. Prior to path analysis, residual normality, multicollinearity, and heteroskedasticity were examined for the two regression substructures.

Two structural regressions were estimated. In the first, Shopee PayLater usage was regressed on digital marketing and consumer impulsivity. In the second, consumer satisfaction was regressed on Shopee PayLater usage, digital marketing, and consumer impulsivity. Standardized beta coefficients were used to interpret the relative strength of direct paths. Because the mediation calculation reported in the thesis reversed the mediator and outcome in its final decomposition, the indirect effects for this article were recalculated from the correctly oriented unstandardized path coefficients and their standard errors. The Sobel delta method was used to test each indirect effect. This recalculation uses only coefficients and standard errors already reported in the thesis and does not alter the underlying respondent data.

IV. Results

4.1 Respondent Characteristics

Table 1. Respondent characteristics

Characteristic	Category	n	%
Gender	Male	32	32.0
Gender	Female	68	68.0
Generation	Baby Boomers	1	1.0
Generation	Generation X	8	8.0
Generation	Millennials	21	21.0
Generation	Generation Z	70	70.0
Residence	West Java	34	34.0
Residence	Central Java	32	32.0
Residence	East Java	13	13.0
Residence	DKI Jakarta	6	6.0
Residence	West Kalimantan	5	5.0
Residence	East Kalimantan	3	3.0
Residence	Other provinces	7	7.0

The sample was predominantly Generation Z (70%) and female (68%). Respondents were geographically dispersed across 13 provinces, but 86% lived on Java (West Java, Central Java, East Java, DKI Jakarta, and Yogyakarta), indicating substantial geographic concentration.

4.2 Measurement Quality and Descriptive Results

Table 2. Reliability and descriptive statistics

Construct	Items	Cronbach's α	Mean	Category
Digital marketing	18	0.930	3.72	Good
Consumer impulsivity	14	0.891	3.11	Moderate
Shopee PayLater usage	14	0.938	3.71	Good
Consumer satisfaction	9	0.908	3.67	Good

All retained items exceeded the reported item-total correlation criterion and all four constructs showed high internal consistency. Respondents evaluated digital marketing, Shopee PayLater usage, and satisfaction positively, whereas consumer impulsivity was at a moderate level.

4.3 Assumption Tests and Direct Effects

For the Shopee PayLater-usage model, the Kolmogorov-Smirnov residual test was non-significant ($p = 0.311$), tolerance was 0.793, and VIF was 1.260 for both predictors. For the satisfaction model, the residual normality test was also non-significant ($p = 0.193$); VIF values ranged from 1.321 to 2.509. The thesis reported no problematic pattern in the heteroskedasticity scatterplots. These diagnostics did not indicate violations severe enough to prevent the reported path analyses.

Table 3. Direct path estimates

Hypothesis / Path	B	SE	β	t	p	Decision
H1 Digital marketing $\rightarrow$ PayLater usage	0.611	0.063	0.692	9.621	<0.001	Supported
H2 Consumer impulsivity $\rightarrow$ PayLater usage	0.142	0.065	0.156	2.161	0.033	Supported
H3 PayLater usage $\rightarrow$ Consumer satisfaction	0.461	0.058	0.670	7.893	<0.001	Supported
H4 Digital marketing $\rightarrow$ Consumer satisfaction	0.123	0.051	0.202	2.401	0.018	Supported
H5 Consumer impulsivity $\rightarrow$ Consumer satisfaction	0.021	0.039	0.034	0.552	0.582	Not supported

The first substructure explained 60.1% of the variance in Shopee PayLater usage ($R = 0.776$, $R^2 = 0.601$, adjusted $R^2 = 0.593$). Digital marketing was the stronger predictor ($\beta = 0.692$) compared with consumer impulsivity ($\beta = 0.156$). The second substructure explained 72.4% of the variance in consumer satisfaction ($R = 0.851$, $R^2 = 0.724$, adjusted $R^2 = 0.716$). Shopee PayLater usage was the strongest predictor of satisfaction ($\beta = 0.670$), followed by digital marketing ($\beta = 0.202$), while consumer impulsivity had no statistically significant direct effect.

4.4 Indirect Effects

Table 4. Recalculated mediation effects using Sobel's delta method

Hypothesis / Indirect path	a x b (B)	Sobel SE	z	p	Normal-theory 95% CI	Decision
H6 Digital marketing $\rightarrow$ PayLater usage $\rightarrow$ Satisfaction	0.282	0.046	6.148	<0.001	[0.192, 0.371]	Supported
H7 Consumer impulsivity $\rightarrow$ PayLater usage $\rightarrow$ Satisfaction	0.065	0.031	2.106	0.035	[0.005, 0.126]	Supported

The recalculated indirect effects show that Shopee PayLater usage significantly mediated both relationships. For digital marketing, the direct effect on satisfaction remained significant while the indirect effect was also significant, indicating partial mediation. For consumer impulsivity, the direct effect on satisfaction was not significant but the indirect effect through PayLater usage was significant, indicating an indirect-only pattern. Using standardized coefficients, the implied indirect effects were approximately 0.464 for digital marketing (0.692×0.670) and 0.105 for impulsivity (0.156×0.670).

V. Discussion

5.1 Digital Marketing as an Antecedent of PayLater Usage

The strongest antecedent of Shopee PayLater usage was digital marketing. The standardized coefficient of 0.692 indicates that users who evaluated Shopee's digital marketing more positively also reported more intensive or favorable PayLater usage. This pattern is consistent with a customer-journey perspective in which digital communication, interface cues, and promotional touchpoints work together to guide consumer behavior [1]. The result also complements Indonesian evidence that digital marketing can improve customer evaluations in e-commerce [2].

In practical terms, PayLater is embedded in the same interface in which users encounter personalized promotions, flash-sale cues, vouchers, and product recommendations. The payment option therefore does not operate independently of marketing communication. When a promotion and a deferred-payment option are presented within the same decision environment, the perceived cost of acting on the promotion may be reduced.

5.2 Consumer Impulsivity and PayLater Usage

Consumer impulsivity also increased Shopee PayLater usage, but its effect was substantially smaller than that of digital marketing. This finding supports the behavioral logic that spontaneous and emotionally driven purchasing can increase the attractiveness of delayed payment. Classical impulse-buying research emphasizes

sudden urges and reduced deliberation [3], [4], while payment research shows that delayed payment can reduce the immediate psychological impact of expenditure [5].

The result is consistent with Indonesian PayLater research linking deferred payment and impulse buying [7]-[9]. However, the moderate descriptive level of impulsivity (mean = 3.11) suggests that the sample was not uniformly characterized by uncontrolled purchasing. PayLater usage among these respondents may therefore reflect a combination of behavioral impulse and functional transaction convenience.

5.3 Determinants of Consumer Satisfaction

Shopee PayLater usage had the largest direct association with consumer satisfaction. This indicates that the transaction experience itself - including ease of use, speed, flexibility, and interface-related evaluations - was central to satisfaction. This is consistent with expectation-confirmation logic, in which satisfaction emerges from positive evaluation of actual system use and supports continued use [11].

Digital marketing retained an additional direct effect on satisfaction after PayLater usage was included in the model. This supports the view that platform communication and touchpoints affect consumer evaluation beyond the payment function alone [1]. Digital marketing can contribute to satisfaction by clarifying offers, reducing search effort, matching promotions to user interests, and creating a coherent experience across pre-purchase and purchase stages.

By contrast, consumer impulsivity did not directly predict satisfaction. This distinction is theoretically meaningful. An impulsive tendency may explain why a consumer moves quickly toward a purchase, but it does not guarantee a positive evaluation after the transaction. Impulsive purchases can combine immediate pleasure with weak deliberation and possible regret [3], [4]. Satisfaction appears to depend more on the quality and usefulness of the platform experience than on the psychological urge that initiated the transaction.

5.4 The Mediating Role of Shopee PayLater Usage

The corrected mediation analysis changes the interpretation of the integrated model. Digital marketing affected satisfaction both directly and indirectly through Shopee PayLater usage. This indicates that marketing creates value not only through communication itself but also by channeling consumers toward a payment feature that they subsequently evaluate positively. The result is consistent with partial mediation because the direct marketing-satisfaction path remained significant after PayLater usage was included.

For consumer impulsivity, the mechanism was different. Impulsivity did not have a significant direct relationship with satisfaction, yet it had a significant indirect effect through PayLater usage. In other words, impulsive tendencies were associated with satisfaction only insofar as they were translated into an actual PayLater usage experience. This finding helps reconcile the absence of a direct impulsivity-satisfaction effect with the significant impulsivity-PayLater and PayLater-satisfaction paths.

This distinction is important for BNPL research. Studies that examine impulsivity and satisfaction without modeling the payment-use mechanism may overlook how a behavioral tendency becomes consequential only after interaction with a specific financial feature. The finding also aligns with broader BNPL evidence showing that delayed-payment products shape spending behavior and can be particularly relevant for younger or financially constrained consumers [10].

VI. Theoretical and Practical Implications

6.1 Theoretical Implications

The study contributes to digital consumer-behavior research by integrating an external stimulus (digital marketing), an internal behavioral tendency (consumer impulsivity), a platform-specific usage mechanism (Shopee PayLater), and a post-use evaluation (consumer satisfaction) in one path model. The results show that these constructs do not operate with equal proximity to satisfaction. Digital marketing has both direct and mediated effects, whereas consumer impulsivity reaches satisfaction primarily through the PayLater usage mechanism.

The findings also reinforce the importance of separating purchase activation from post-purchase evaluation. Impulsivity explains action propensity, while satisfaction is more closely related to the experienced performance of the digital service. This distinction may help future BNPL models avoid treating impulsive purchasing and satisfaction as interchangeable expressions of positive consumer response.

6.2 Practical Implications

For Shopee and comparable e-commerce platforms, the strong digital-marketing path suggests that promotional communication should be informative, credible, and easy to act upon rather than merely intensive. Because PayLater usage mediates part of the marketing-satisfaction relationship, the quality of the payment journey becomes part of the marketing promise. Promotional claims should therefore be aligned with transparent fees, clear installment information, reliable system performance, and accessible customer support.

The indirect impulsivity pathway has consumer-protection implications. Platform design should avoid relying excessively on urgency, scarcity, or frictionless credit to stimulate unplanned purchases. Responsible BNPL design can combine transaction convenience with clear cost disclosure, repayment reminders, spending controls, and financial-literacy prompts. These measures may preserve the convenience that contributes to satisfaction while reducing the risk that short-term impulse becomes long-term repayment stress.

VII. Limitations and Future Research

The study has several limitations. First, the cross-sectional design does not establish temporal causality. Second, the achieved sample was recruited online and was concentrated on Java, with 70% of respondents classified as Generation Z and 68% female; the results should therefore not be generalized to all Indonesian Shopee PayLater users without replication. Third, all constructs were measured through self-report data from the same respondents, creating potential common-method bias. Fourth, the thesis documented simple random sampling as the intended technique, but the reported recruitment process did not document a population sampling frame or random selection procedure.

Fifth, the thesis mediation subsection contained a path-orientation inconsistency. The present article recalculated indirect effects from the correctly oriented reported coefficients using Sobel's delta method. Although this provides a statistically coherent test from the available outputs, future work should reanalyze the raw dataset using bootstrap confidence intervals for indirect effects. Future studies should also use larger and more geographically balanced samples, distinguish types of PayLater use (planned liquidity management versus unplanned purchase financing), and consider digital financial literacy, perceived risk, transparency, post-purchase regret, and repayment stress as mediators or moderators.

VIII. Conclusion

This study shows that digital marketing and consumer impulsivity are positively associated with Shopee PayLater usage among Indonesian users, but they influence consumer satisfaction through different pathways. Shopee PayLater usage was the strongest direct predictor of satisfaction, while digital marketing also retained a significant direct effect. Consumer impulsivity did not directly predict satisfaction.

When the indirect effects were recalculated from the reported path coefficients, Shopee PayLater usage significantly mediated both the digital-marketing and impulsivity relationships with satisfaction. Digital marketing therefore operates through both direct communication effects and the payment-use experience, whereas impulsivity reaches satisfaction primarily through the PayLater usage mechanism. These findings position BNPL not only as a payment method but also as an important behavioral and experiential component of the digital customer journey.

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