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SYSTEMATIC LITERATURE REVIEW: CONSUMER BEHAVIOR IN THE USE OF CREDIT CARDS AND PAY LATER PAYMENT SYSTEMS

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Abstract
In today's digital era where there are many technological transformations, the ease of conducting financial transactions is one of the things that many people enjoy. One of the services that is widely used is credit cards and pay later systems. A credit card is a payment instrument using a card where the cardholder's payment obligation is fulfilled by the issuer first, then the cardholder is required to make payments at the agreed time, either in full or in installments. Pay later is a type of short-term loan through a digital platform that allows users to purchase goods and then make payments through a series of installments. The purpose of this literature is to investigate using a systematic literature review method (Systematic Literature Review) from various studies to find out how consumer behavior is towards the use of credit cards and pay later. In this study, it was found that demographic factors and consumer behavior have an important role in the use of both payment systems. The use of credit cards is driven by adequate economic factors such as high income. In using the pay later payment system, young consumers (<29 years) tend to have impulsive buying behavior. The drive for a modern lifestyle and a lifestyle that leads to hedonism makes them interested in going into debt. Individuals who have strong self-control tend to be better able to resist excessive use of credit cards and pay later systems. The implication of this finding is to provide input to the public not to use credit cards and pay later excessively because Lots impact negative that will appear.

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INTRODUCTION

In the era of globalization and digitalization, behavior consumer has experience change significant, especially in matter use tool modern payments such as card credit and services pay later (BNPL, Buy Now Pay Later). Services This has become part not inseparable from style life consumers worldwide, offering convenience access credit and flexibility unpaid payments Once happen previously (Wiyata et al., 2024). However, behind superiority said, service this also brings up global challenges such as improvement behavior consumptive, risk fail pay, and implications to sustainability environment (Juita et al., 2023).

System pay later, which is innovation in technology finance, has experience growth significant in various developing countries, including Indonesia. The Financial Services Authority (OJK) noted that contract BNPL financing increases almost 17 times in five years Lastly, reflect enthusiasm consumer to service This (Nikolaus et al., 2024). However, growth rapid This also presents risk finance individual and systemic, especially for consumer with literacy low finances.

In Indonesia, the use of card credit and services pay Later show pattern unique influenced by factors demographics, culture, and technology. Generation young, especially generation Z, become user main service This Because its practicality and accessibility (Nikolaus et al., 2024). Studies show that service This often push behavior purchase impulsive, which has the potential cause problem finance term length (Putri et al., 2023).

In context specific, phenomenon this is also associated with style modern life tends to materialistic and hedonistic (Haryana, 2017). Consumers young people in Indonesia are more choosing BNPL over card credit traditional because of the more complicated application process easy and fast (Luthfia et al., 2023). However, this this also improves vulnerability to behavior consumerism that is not controlled, especially among students who often use service This For objective entertainment and style life (Adiprasetyo & Surjandy, 2024).

Study This own urgency tall remember impact wide from use card credit and BNPL against condition social and economic society. Based on study previously, use service This often not balanced with understanding deep about literacy finances, which resulted in improvement case fail pay and problem finance other (Decky, 2020). In addition, the behavior Impulsive spending driven by BNPL services also contributes to waste. source power and impact environment negative (Juita et al., 2023).

This study aiming For give description systematic about factors that influence behavior consumer in use card credit and BNPL. With thus, research This expected can give recommendation practical For increase literacy finance and management finance individuals in society.

Behavior consumer in use card credit has become subject study during a number of decade . Factors like demographics, style life and psychology consumer often referred to as as determinant main use card credit (Fauzan, 2017). For example, consumers with income height and style modern life more tend use card credit For fulfil need style life they (Annisa, 2019).

Temporary that, a relatively BNPL service new get attention academic Because his ability For influence behavior purchase impulsive. Research show that service this is very interesting for generation young people who often prioritize comfort compared to risk term length (Nikolaus et al., 2024). Factors like literacy finance, influence social, and approaches Marketing also plays a role important in push adoption service this (Adiprasetyo & Surjandy, 2024).

In context psychology, concept like mental accounting and control self has used For explain Why consumer tend use card credit and BNPL in excessive (Haryana, 2017). This study also highlights How factor emotional like instability emotional and materialism can increase risk behavior consumerism that is not under control.

Study This offer a more approach comprehensive with merge analysis behavior consumer to card credit and BNPL in One framework systematic. Previously, some big study only focus on one aspect only, so that not enough give description holistic about behavior consumer in the digital era (Wiyata & Kusuma, 2024).

With use method review literature systematic, research This No only identify factors main influencing factors behavior consumers, but also evaluate relevance and implications from findings previously in Indonesian context. This is expected can give contribution significant to existing literature and offers outlook practical for maker policies and actors industry.

Study This aiming For Identifying factors main influencing factors behavior consumer in use card credit and BNPL. Evaluating role literacy finance and factors psychological in push behavior consumptive. Providing recommendation practical For increase literacy finance and management finance individuals in society. Highlighting implications social and environmental from use card credit and BNPL. With covers various aspect this, research This expected can give meaningful contribution in understand and manage phenomenon This in a way more effective.

RESEARCH METHODS

The research method used in this study is Content Analysis, which focuses on text analysis related to consumer behavior in the use of credit cards and *pay later,* where this study conducts analysis by discussing text studies. Max Weber (in Octaviani & Purwanti, 2024) calls content analysis a research method that uses procedures to make valid conclusions from text. One of the steps taken is to analyze the *Trend Terms* (terms) in the title, where at this analysis stage it aims to analyze the content and trends of the collection of articles by measuring the strength of *the terms* in the articles studied. As a result, 9,348 keywords were found with 55 relevant keywords.

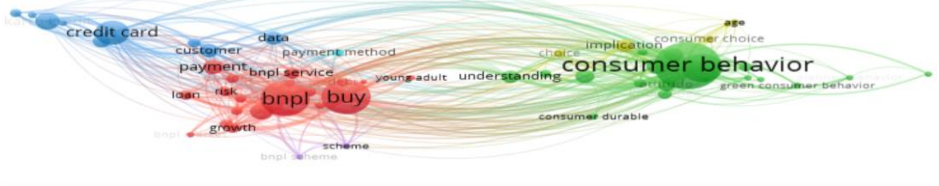

Figure 1. Visualization of Terms

At the stage *trend analysis, the term* " *consumer behavior* " is the most frequently used term with a total of 39 channels. This shows that the *term* has a strong relationship with *other terms* , where it can be seen that consumer behavior is related to the use of credit cards and *pay later*. This shows that consumer behavior is related to many topics and themes with various articles related to the use of credit cards and pay later payment *systems examined in this Systematic Literature Review* study.

The analysis method used is a qualitative method that maps information to be classified into certain categories. The numerical data obtained certainly supports the analysis, but the main focus is on qualitative data. The qualitative method in this study focuses on collecting data from various literatures, then classifying and analyzing connection with object study.

This research was conducted by systematic literature review and by analyzing relevant literature from several journal sources that discuss consumer behavior in the context of credit card use. This method includes steps taken to conduct research consisting of collecting information sources, selecting inclusion and exclusion criteria, quality assessment, data collection, analysis and evaluation, and findings.

1. Collection of Information Sources

First, we will collect relevant sources of information such as Google Scholar that discuss behavioral consumers and cards credit since 2016.

2. Selection of Inclusion and Exclusion Criteria

This selection is used to select studies that are relevant to the research topic. Inclusion criteria include studies that focus on consumer behavior and credit card usage using empirical data or qualitative analysis. Exclusion criteria may include literature that does not relevant or No fulfil standard methodological.

3. Data Collection

Data collection was conducted by systematic search based on predetermined inclusion and exclusion criteria to identify appropriate articles and literature. Data from each selected article and literature were then carefully retrieved and analyzed**.**

4. Analysis and Evaluation

Each literature included in *the review will* be analyzed for critical evaluation regarding research methodology, validity findings, and relevance with Topic study

5. Findings

The results of the analysis will be managed to provide an overview of consumer behavior towards the use of credit cards and *pay later*. The following is a flowchart of the PRISMA 2020 search method shown in Figure 2 below. This.

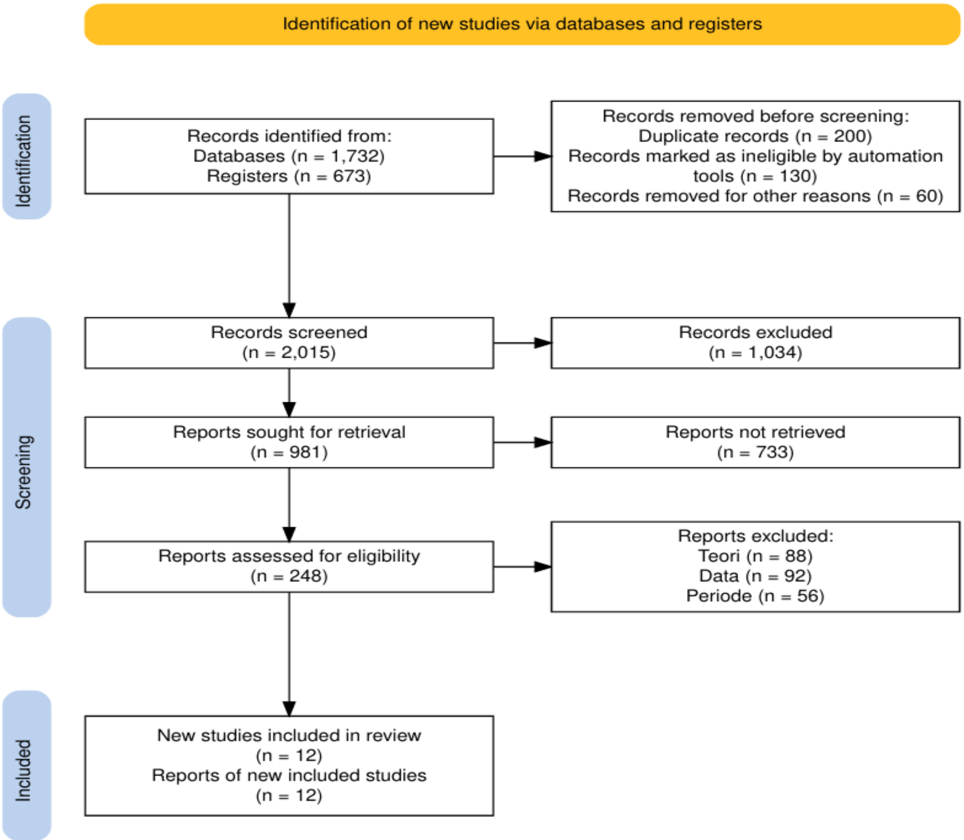

Figure 2. PRISMA Flowchart

The article collection process was carried out through Google Scholar, a digital platform that provides access to various academic publications. Google Scholar is a platform where we can search for a lot of literature from various scientific publications. The article search was carried out using keywords and sentences related to the research topic, namely consumer behavior, credit cards, and *pay later*. The findings can be seen in table 1 below:

Table 1. Journal Findings Related to Consumer Behavior Towards Credit Cards and *Pay Later*

No.	Journal Title	Year
1	Demographic Factors to Behavior Credit Card Usage	2016
2	Customer Lifestyle Decisions and Credit Card Usage	2017
3	The Influence of *Mental Accounting* and *Psychological Factors* on Behavior Consumer in Credit Card Usage	2017
4	Behavior Analysis Bank Syariah Credit Card Users	2019
5	Behavior Analysis Consumers and Credit Card Security Banking	2020
6	Behavior Analysis Consumers and Credit Card Security Banking	2020

7	*Pay Later and Impulse Buy Behavior in the Industrial Era 4.0*	2023
8	The Influence of Consumer Generation and *Gender* on Impulse Buying Behavior of *Pay Later Users*	2023
9	*Understanding Impulse Buying Behavior Among Buy Now Pay Later (BNPL) Users and Its Implications To Overconsumption and the Environment*	2023
10	The Influence of Using Later Payment Methods and *Financial Literacy* on Impulsive Buying Behavior by Generation Z *E-Commerce Users in Indonesia*	2024
11	*Analysis of Important Motivations and Challenge Factors of Buy Now, Pay Later Services Among Indonesian Students*	2024
12	*Driving Factors of Impulse Buying Decisions: The Case of Buy Now Pay Later Services*	2024

In the use of credit cards and *pay later*, consumer behavior plays a very important role in determining purchasing decisions and financial management. To understand how consumer behavior affects the use of credit cards and *pay later,* it is important to examine the key factors that influence consumers' decisions to use both services. This study aims to answer important questions related to consumer behavior in the use of credit cards and *pay later,* by exploring what factors contribute to the habit of shopping with credit cards and *pay later*.

To find out consumer behavior in using credit cards and payment systems later, this study must have a strong theoretical basis and relevant empirical evidence. One step in collecting sources of information is to search for articles that have been published in journal form into trusted academic sources, which has been done in this study, namely through Google Scholar. This aims to find relevant articles and support research on consumer behavior in using credit cards and *pay later*.

RESULTS AND DISCUSSION

The search results show that there are a number of articles that can provide knowledge and data related to this research, where the search obtained a total of 12 articles that can support the analysis in this study. The results of the analysis of the following articles can be seen in table 2 below:

Table 2. Review of Related Journals Behavior Consumer in Credit Card Usage

No.	Journal Title	Population & Sample	Research methods	Results
1	Demographic Factors to Behavior Credit Card Usage	Credit card users in Surabaya as primary and	Quantitative with questionnaires.	People with an income of Rp 3,000,001 - Rp

		additional cardholders with various ages (23 to >50 years), income, and marital status. It consists of 113 respondents.		10,000,000 million per month, namely the income group for fresh graduates (early work) and unmarried people tend to use credit cards wisely (paying credit card bills *in full*).
2	Customer Lifestyle Decisions and Credit Card Usage	Credit card users at Bank Mandiri Pematangsiantar branch from 2011-2015 with sample of 100 people.	Quantitative with questionnaires using *purposive sampling techniques.*	Lifestyle-oriented people tend to be encouraged to use credit cards, but they do not play much of a role in decision making.
3	The Influence of *Mental Accounting* and *Psychological Factors* on Behavior Consumer in Credit Card Usage	Visitors to Tunjungan Plaza Surabaya who shop using credit cards For transact with a total of 112 respondents .	Quantitative approach with primary data, with survey method through questionnaire distribution.	Individuals who use credit cards uncontrollably are caused by a lack of *self-control* and short-term orientation in individuals. *Emotional instability* , *materialism* , and *debt* tend to increase credit card use. Individuals who have a careful or *careful attitude* tend to decrease credit card use.
4	Behavior Analysis Bank Syariah Credit Card Users	Direct interview at Bank Syariah Surabaya about: a. 2 employees of Bank Syariah Surabaya b. 3 customers who use Islamic bank	Qualitative with direct interviews.	The five factors that dominate the use of Islamic credit cards are: 1. Lifestyle: modern lifestyle 2. Trust: trust in the credit card issuing

		credit cards c. 3 Customers who use conventional bank credit cards		bank 3. Family: get approval from family 4. Income: have a high income 5. Reference group: suggestions from friends.
5	Behavior Analysis Consumers and Credit Card Security Banking	Data uses a literature review approach published online.	*Systematic literature review*	Consumer behavior in using credit cards is more dominated by personal factors such as age, life cycle stage, occupation, economic situation, lifestyle, personality, and self-concept). With the drive of needs and lifestyle, many consumers are interested For use card credit .
6	Behavior Analysis Consumers and Credit Card Security Banking	Data and information were obtained from library sources originating from books, journals, articles, and other reading materials that are relevant to the topic of this research.	*Systematic literature review*	Consumer behavior in using credit cards is more dominated and influenced by dominant personal factors such as age, life cycle stage, occupation, economic situation , lifestyle. life , personality , and concept self .
7	*Pay Later and Impulse Buy Behavior in the Industrial Era 4.0*	Adult women in the age range of 19-44 years who have used *pay later services* . Total 10 respondents	Qualitative with interviews	The sample was taken because it refers to the research of Dude et al. (2022) 69 % of *pay later users* are women. Clients have a tendency to *buy*

				impulsively which causes them to get caught in an uncontrollable debt cycle. Individuals who have *strong self-control* will refuse excessive *use of pay later* .
8	The Influence of Consumer Generation and *Gender* on Impulse Buying Behavior of *Pay Later Users*	Pay later users with generations Z and Y, a total of 204 respondents with 73 men and 131 women.	Quantitative with questionnaire distribution	Consumers aged 18 to 29 years tend to experience an increase in impulsive buying (in the late adult development stage). In addition, the tendency to shop impulsively is more dominant in women.
9	*Understanding Impulse Buying Behavior Among Buy Now Pay Later (BNPL) Users and Its Implications To Overconsumption and the Environment*	Pay Later Users with a total of 185 respondents with 63% women and 47% men.	Quantitative with survey diffuser	The convenience and ease offered by BNPL services may contribute to impulsive purchasing behavior in both women and men, driven by the confidence in which consumers believe in their ability to manage their finances.
10	The Influence of Using Later Payment Methods and *Financial Literacy* on Impulsive Buying Behavior by Generation Z *E-Commerce Users in*	Generation Z (age range <27 years) and domiciled in Indonesia. A total of 105 respondents with 65.7% female and 34.3% male.	Quantitative with questionnaire distribution	In generation Z (age range <27 years), the use of the *pay later payment method* is one of the... driving factors behavior purchase impulsive .

	Indonesia			
11	*Analysis of Important Motivations and Challenge Factors of Buy Now, Pay Later Services Among Indonesian Students*	There are 373 students in Indonesia.	Quantitative	*Buy Now, Pay Later)* services for entertainment, where ease of use, financial attitudes, and benefits can be relevant to various aspects of hedonism. It was found that Indonesian students do not have strong *financial attitudes , which means that financial literacy in Indonesia needs to be improved.*
12	*Driving Factors of Impulse Buying Decisions: The Case of Buy Now Pay Later Services*	Users of *Buy Now, Pay Later* (BNPL) services in Indonesia. Samples were taken from Brawijaya University students aged 18-25 years , with a total of 120 respondents .	Quantitative with survey distribution	In people in the 18-25 year age range , the decision purchase impulsive affected by *payment installments* , *conspicuous consumption* , *critical mass* , and *price discounts* . Gender differences are *that* men's purchasing behavior tends to be influenced by discounts and more affordable installments, while women tend to be influenced by social influence .

Discussion

Influence of Demographic Factors to Behavior Credit Card Usage

Demographic factors play role significant in determine behavior consumer to use card credit . Research show that user card unpaid credit married and settled in stage beginning career (fresh graduate) has trend For use card credit with wise, like pay bill full every month. Users with income range between IDR 3,000,001 to IDR 10,000,000 per month tend utilise card credit as tool management efficient finance. In addition, consumers with age more mature tend more conservative in use card credit compared to with generation younger than tend do purchase impulsive.

Customer Lifestyle Decisions and Credit Card Usage

Modern lifestyle, which is characterized with need For fulfil various activity social and entertainment, encouraging consumer For use card credit. Research find that society that has style life consumptive tend use card credit as tool payment main. However, no all user card credit depend on style life as factor main in taking decisions. Some user choose card credit Because factor the comfort and convenience offered. In some In cases where customers are also influenced by friends or group recommended references use card credit For fulfil need they.

Influence Mental Accounting and Psychological Factors to Behavior Consumer in Credit Card Usage

Mental accounting is concept that explains How individual grouping income and expenses based on category certain . In the context of card credit, individuals who have control self low and orientation term short more prone to to use card excessive credit. They often get stuck in overspending habits due to inability For withhold encouragement buy items that are not required. In addition, the factor psychological like instability emotions, materialism, and attitudes anti-debt also affects behavior Consumers. Consumers with characteristic materialistic tend use card credit For buy goods luxury that increases social status they, meanwhile a cautious individual or own more conscientiousness trait tend use card credit in a way responsible answer.

Analysis Behavior Bank Syariah Credit Card Users

Use card credit sharia based shows significant difference compared to with card credit conventional. The main factors that drive use card Sharia credit includes trust to institution publisher, support family, and influence group references. In addition, the values religious also plays role important in decision use card sharia credit, where customers feel more comfortable with product appropriate finance with principles of Islam. Income height also becomes factor determinant main, because Customer card general sharia credit originate from group more economy well established.

Analysis Behavior Consumers and Credit Card Security Banking

Security in use card credit is attention main for Lots Consumers. Research show that factor security often become inhibitor or booster in use card credit. In some case, consumer feel No comfortable with potential risk like data theft or use No legitimate. However, the need For fulfil style life and convenience transaction often beat concern those. Consumers who are more aware to risk tend choose card credit with feature security additional, such as technology encryption or protection insurance transaction.

Pay Later and Impulse Buying Behavior in the Industrial Era 4.0

Pay later service is one of the method payments that are in great demand in this digital era. Research show that service This Lots used by women aged 19–44 years, with part big user trapped in cycle purchase impulsive. Convenience and accessibility factors make pay later service is very interesting for consumers. However, the consequences from behavior impulsive This often leads to an increase in unmanageable debt. Controlled, Individuals who have control good self tend more capable manage use service This in a way wise, while those who don't own control self potential experience difficulty finance in the future.

Influence Generation Consumers and Gender towards Behavior Purchase Impulsive Pay Later Users

Generation Z and millennials is group main one that utilizes pay later service. Research show that generation This tend more impulsive in taking decision purchase compared to with generation previously. Women are more often do purchase impulsive compared to men, who are affected by pressure social and needs For follow trend. On the other hand, men tend driven by discounts and bigger installments affordable. This gender factor show existence difference significant preference in use pay later service.

Understand Behavior Purchase Impulsivity Among BNPL Users and Its Implications on Overconsumption and the Environment

The convenience offered by the buy now, pay later (BNPL) service has cause improvement excessive consumption. Research show that behavior consumptive This No only impact on finances individual, but also provide pressure addition to the environment. Use BNPL services that are not under control can cause waste source power, which ultimately to worsen problem environment. Therefore that 's important For increase awareness consumer about impact negative from behavior purchase impulsive this.

Influence Use of Later Payment Methods and Literacy Finance to Behavior Purchase Impulsive

In generation Z who use e-commerce services, literacy finance proven become factor determinant in reduce purchase impulsive. Individual with literacy more finances Good tend more aware will risks and consequences term long from use pay later service. However, literacy low finances can cause increase in debt that is not controlled, especially among child young people who are often influenced by discounts and promotions.

Analysis Motivation Important and Challenge Factors Buy Now, Pay Later Service in the Circle Indonesian Students

Indonesian students tend to use BNPL services for fulfil need entertainment and style life hedonistic. The main factor that drives use service This is convenience access, attitude financial shortfall ripe, and benefits term short. However, the challenge main is lack of literacy finances that make student more prone to to risk finance. Research This highlight the need education more finances Good For help student make decision more finances wise.

Factors Driving Purchasing Decisions Impulsive : The Case of Buy Now, Pay Later Services

Behavior purchase impulsive in BNPL services are driven by several factors, including discounts, installments and pressure social. Men are more influenced by incentives financial like affordable discounts and installments, while woman tend influenced by influence social.

Research This show that gender plays a role role important in determine factors that influence decision purchase impulsive.

CONCLUSION

Demographic factors, such as age, income, and social status, as evidenced by own role important, with individual young people who haven't Marry tend more be careful in use card credit. In addition, the style modern life also encourages use card credit, although decision the often influenced by needs comfort and influence group reference. In the context of psychological, control low self-esteem, materialism, and instability emotion increase risk behavior consumerism that is not under control. Service pay Later the more popular among generation Z because convenience access, even though service This often triggers behavior purchase impulsive, especially in older women affected by pressure social. Use card credit and services pay later that doesn't under control can cause problem finance term length and impact negative to environment consequence consumption excessive. Therefore that, is needed education finance, control self, more regulation tight, and campaign awareness For reduce risks posed by the service this and push management more finances wise and sustainable.

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