



Digital Finance Education as an Effort to Form a Wise Attitude towards the use of Paylater

Nona Nabila Salma¹⁾, Adinda Puspita Sari²⁾, Aida Fatin Pasaribu³⁾,
Zulfa Nabilah Rangkuti⁴⁾, Vivianti Novita⁵⁾, M. Rikwan Effendi Salam Manik⁶⁾,
Enny Segarahati Barus⁷⁾

^{1,2,3,4,5,6,7}Politeknik Negeri Medan

Koresponden: nonanabilasalma@students.polmed.ac.id

DOI: <https://doi.org/10.32939/rgk.v6i1.6613>

Abstract

The problem of this service activity is the low understanding of SMA Negeri 13 Medan students of digital financial risks, especially the use of PayLater services, as well as the lack of integration of financial literacy topics into subjects at school, and the lack of school cooperation with partners in soft skills education activities, especially related to digital financial management. After the education was provided, it was found that there was a significant change in understanding. Data were obtained through field observations, interviews with the school, and completion of pre-test and Post-test instruments by students. The solutions provided in this activity include digital financial literacy education, an understanding of how PayLater works, the risks associated with impulsive or excessive spending, and the development of prudent financial management attitudes, accompanied by discussion, questions, and answer sessions. The method of implementing the service includes situation analysis, preparation of educational materials, delivery of interactive seminars, case simulations, and evaluation of understanding through pre- and Post-Tests. The stages of the activity are carried out through the collection of initial data, coordination with schools, preparation of materials, implementation of education in grade XII at SMA Negeri 13 Medan, as well as the evaluation and awarding of active students. The results of implementing the activity showed that the level of understanding among participants increased from an average of 91% to 98%, with the lowest initial score of 30% and a final score of 100% after the education was carried out. In general, it shows that service activities are very effective in improving the knowledge gap regarding digital finance, PayLater risks, fines, and personal financial management. Overall, the service activities successfully improved digital financial literacy, reduced student misconceptions, and promoted a prudent attitude towards using the PayLater service. Additionally, this activity prompted the school to consider forming a financial literacy team and exploring opportunities for further education cooperation with external partners.

Keywords: Digital Finance; Paylater; Consumptive Behavior; Wise Attitude

Introduction

The development of digital technology in the modern era has brought about significant changes in various aspects of human life, including the financial sector. Advances in information technology have given rise to numerous innovations in the financial industry, commonly referred to as financial technology (fintech). Fintech provides easy access to digital financial services, including electronic wallets, online transactions, and deferred payment systems, such as PayLater. This convenience is beneficial for the community when transacting. These various digital financial service innovations are increasingly popular and in demand because they can be accessed at any time and from anywhere. (Sholihah Ruhjatini Dienni et al., 2024). The use of e-wallets by e-commerce platforms like Shopee makes it easier for people to shop online and make digital payments. It expands people's financial access to shopping. (Feriyanto et al., 2024).

In Indonesia, fintech began to rise in 2016. From the beginning of six fintech companies, it has now grown rapidly and reached 369 fintech operators who are members of AFTECH (Indonesian Fintech Association). The existence of fintech is beneficial in meeting the needs of the Indonesian people for financial services that are often complicated today. In addition, the increasing trend of online buying and selling is also a factor in the growing financial flows generated by the digital world, due to its practical, fast, and accessible use. However, the ease of access to fintech can be a boomerang that has a harmful impact, such as dependence on digital financial services that can encourage people to behave in a consumerist manner. (Purwanto et al., 2022). This shows that the ease of technology must be balanced with the moral and ethical values of wealth management, considering QS. Al-Isra' verses 26 and 27, which read:

وَأْتِ ذَا الْقُرْبَىٰ حَقَّهُ وَالْمِسْكِينَ وَابْنَ السَّبِيلِ وَلَا تُبَذِّرْ تَبْذِيرًا ﴿٢٦﴾

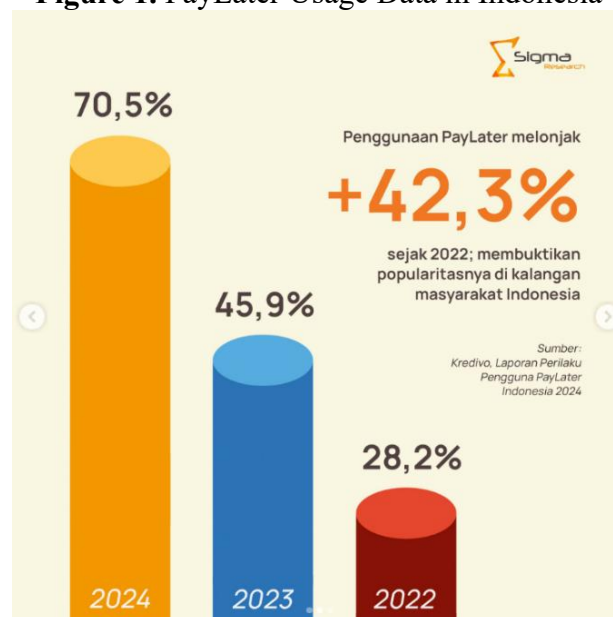
Meaning: "Give to your close relatives, (also) to the poor, and to those who are on the way. Do not squander (your wealth) extravagantly."

إِنَّ الْمُبَذِّرِينَ كَانُوا إِخْوَانَ الشَّيْطَانِ ۗ وَكَانَ الشَّيْطَانُ لِرَبِّهِ كَفُورًا ﴿٢٧﴾

Meaning: "Indeed, the spendthrifts are the brothers of Satan, and Satan is very disobedient to his Lord."

The warning about the importance of wise financial management has also been affirmed in Islamic teachings through the QS. Al-Isrā' verses 26–27. In verse 26, Allah SWT. Commands humans to fulfill the rights of those in need, such as relatives, people with low incomes, and travelers, and forbids the extravagant squandering of wealth. This prohibition is reaffirmed in verse 27, which states that extravagant behavior is a trait that resembles "the brothers of Satan", because extravagance shows an attitude of ingratitude and irresponsibility towards the trust of wealth. These two verses provide a moral message that the use of property must be done in a directed, proportionate, and considerate manner. In the context of fintech development and the ease of services like PayLater, these values become particularly relevant, ensuring that individuals, especially students, do not fall into consumptive behavior or use digital financial services without considering the capabilities and risks associated with them. (26–27 et al., 2019).

Figure 1. PayLater Usage Data in Indonesia



Consumptive behavior reflects how advances in financial technology have impacted people's financial management behavior patterns, particularly through digital financial services like the PayLater system, which continues to grow. The increasing use of PayLater services among the public also shows a tendency towards higher consumptive behavior. The ease of payment feature (PayLater) is considered to provide convenience and flexibility; however, it also encourages impulse buying behavior that has the potential to cause financial stress in the future (Putri Ayu Lestari & Khairunnisa, 2024).

This aligns with data from Sigmaresearch, which refers to the results of the Kredivo survey. It was found that PayLater users in Indonesia experienced a drastic increase from 2022 to 2024, from 28.2% in 2022 to 70.5% in 2024. The data show that people are increasingly accustomed to transacting using PayLater, which offers easy transactions and discounts, indicating a significant increase in the use of digital financial services in Indonesia over recent years. (Sigma Research Indonesia, 2024)

The phenomenon of using PayLater services among the public, particularly students, is on the rise. Data from various studies indicate that the younger generation, including high school students, is beginning to recognize and utilize PayLater to meet their daily consumption needs, such as purchasing clothes, food, and lifestyle items. The ease of accessing the "buy now, pay later" feature without needing a balance in the account often causes users to overlook their financial capabilities. This can pose a risk of debt accumulation, late payments, and potential psychological distress due to financial stress. (Sari et al., 2024).

Based on the service provided by Unindra at SMA Muhammadiyah Cileungsi, it was found that many students have not fully understood the mechanism of interest and additional costs associated with the PayLater service. In fact, some students are unaware of the consequences of being late with their payments. The findings show the importance of financial education efforts from school age to foster awareness of financial responsibility. (Sari et al., 2024). Literacy and understanding of financial services are key to minimizing the potential negative impact of existing risks. (Kausar, 2025).

Figure 2. Interview with the Deputy Head of Curriculum and Counseling Guidance Teacher Secaea Offline



The findings suggest a need for further education on student's understanding of digital financial services, particularly in the secondary school setting. One of the schools that is the focus of this is SMA Negeri 13 Medan, which has diverse student characteristics and a conducive learning environment. SMA Negeri 13 Medan is one of the SMA Negeri accredited schools in the Medan City area, North Sumatra Province. This school is renowned for its conducive learning environment and well-equipped educational facilities. SMA Negeri 13 Medan was established in 1983, with 1,274 students and 94 teaching staff in the 2025/2026 school year. In an effort to gain a clearer picture of the conditions at SMA Negeri 13 Medan,

interviews were conducted to assess the extent of the school's understanding of PayLater among students.

Based on the results of an interview with Mr. Zainal Abidin, the deputy principal for curriculum at SMA Negeri 13 Medan on Friday, October 24, 2025 in the curriculum room, it is known that the school has not monitored the extent to which students use the service PayLater. Because until now the school has not found any use cases PayLater students at SMA Negeri 13 Medan. Education about digital finance in use PayLater It has also never been done, the school's hope that this Financial Education Seminar can provide understanding to SMAN 13 Medan students so that they understand the benefits and dangers of digital finance, especially the risks related to PayLater, because teenagers are still labile and like to try new things so that they can bring bad things to themselves and their parents.(Arifin, 2025)

Meanwhile, in an interview with Counseling Guidance (BK) teacher Mrs. Sarifah Nuramaliah Alkaf on Friday, October 24, 2025, in the counseling guidance room of SMA Negeri 13 Medan, she said that they had also never handled cases related to students who use PayLater or students who are entangled in PayLater debt. When it comes to online shopping, students typically only provide their school address as the destination for the package. However, with the Cash on Delivery (COD) payment system, they have never found students who make payments using the PayLater system.(Alkaf, 2025)

Based on this phenomenon, regarding the fact that there have never been cases related to students who use PayLater or students who are entangled in PayLater debt, the school hopes that there will be Financial Education that can provide understanding to students of SMAN 13 Medan so that they understand the benefits and dangers of digital finance, especially the risks related to PayLater, because teenagers are still labile and like to try new things so that they can bring bad things to themselves and their parents.

Based on the various backgrounds above, through discussions and interviews with partners, several problems that need to be solved in this service activity were identified, namely: The low level of understanding of SMA Negeri 13 Medan students of digital financial risks, especially in the use of PayLater services, and no financial literacy topic is integrated with subjects at the high school level.

Through educational activities and digital literacy approaches, it is hoped that students will become informed, responsible digital financial users, able to strike a balance between their needs, abilities, and financial responsibilities. Therefore, the reason for choosing the title "Digital Finance Education as an Effort to Form a Wise Attitude in the Use of PayLater in SMA Negeri 13 Medan Students" is to contribute to increasing digital financial literacy among the younger generation.

Public Society Methods

The implementation of service activities begins with data collection techniques, data analysis techniques, the implementation of gating, and the evaluation of community service activities among SMA Negeri 13 Medan students before and after digital financial education, aiming to foster a wise attitude towards the use of PayLater among SMA Negeri 13 Medan students. The following is a further description of the stages carried out:

1. Data Collection Techniques. Data collection was carried out through interviews with the Deputy Principal for Curriculum and Counseling Guidance Teachers, so that information was obtained regarding: The state of knowledge/understanding of students at SMA Negeri 13 Medan who have never received knowledge related to education on the use of digital financial services, especially PayLater, from external parties before.
2. Data Analysis Techniques. The data analysis conducted in this service utilized a descriptive study, which was obtained from the results of interviews and the PreTest

and PostTest evaluations completed by participants before and after the training implementation.

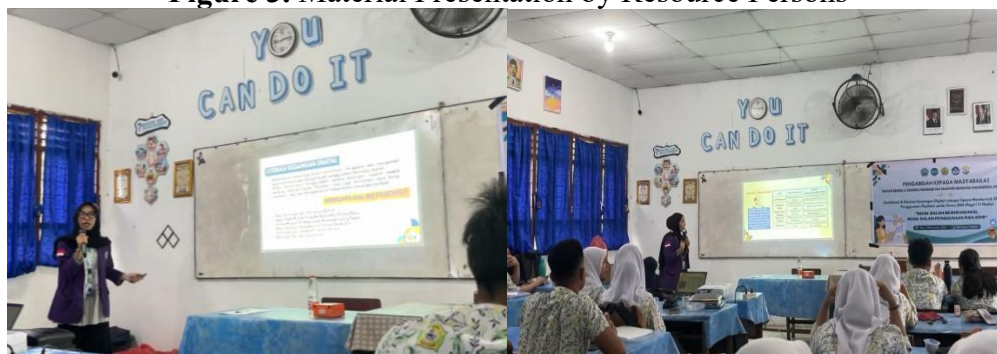
Furthermore, the results of the data analyzed are explicitly interpreted in the discussion section. Moreover, the interpretation of the results serves as a reference for recommendations on solving partner problems, as agreed upon at the outset with the partners.

Result and Discussion

Understanding Digital Finance for SMA 13 Medan Students

As an Effort to Form a Wise Attitude to the Use of PayLater Educational activities related to Digital Finance as an Effort to Form a Wise Attitude in the Use of PayLater which was held on Wednesday, November 26, 2025, at SMA Negeri 13 Medan, which is located on Jalan Brigjen Zein Hamid Km, Titi Kuning, Medan Johor District, Medan City, North Sumatra. The purpose of this activity is to provide an in-depth understanding of digital financial literacy, the working mechanism of PayLater services, the identification of risks and their impact on consumptive behavior, In addition, the material presented also includes how to prevent the need to manage finances wisely, namely by ensuring that each transaction is adjusted to financial capabilities and is only used for essential needs.

Figure 3. Material Presentation by Resource Persons



Students from the Medan State Polytechnic's D-IV Sharia Finance and Banking Study Program delivered this educational activity. The material on the definition of digital finance and financial literacy was presented by Adinda Puspita Sari, followed by a presentation on PayLater, including its workings, benefits, and risks, by Aida Fatin Pasaribu. Nona Nabila Salma explained the material on consumptive behavior and its causative factors, while Zulfa Nabilah Rangkuti outlined strategies for being wise in managing finances and avoiding PayLater risks. Overall, this educational activity has a positive impact on the students. They have become more aware of how to manage finances, are more careful in using PayLater services, and can control consumptive behavior. The enthusiasm of the students during the activity shows that this topic is very relevant and beneficial to their daily lives.

Before the educational activity is carried out, a pre-test is conducted to determine the initial condition of student's understanding of digital financial literacy, PayLater, consumer behavior, and a wise attitude in managing personal finances. Based on the results of the Pre-test, it can be seen that student's understanding is still diverse, and some important topics have not been fully understood. Regarding digital finance, 93% of students answered correctly, while 7% answered incorrectly. Understanding the main benefits of digital finance shows the highest results, which are 100% correct. Meanwhile, the topic of what is meant by PayLater services and the risks associated with PayLater if not used wisely has a 97% accurate and 3% incorrect understanding rate, respectively. Regarding the question about the meaning of interest in PayLater services, the Pre-test results showed that understanding was still low, with only 63% correct and 37% incorrect. The same can be observed in the topic of consumptive behavior, with 87% of the answers correct and 13% wrong, as well as several other questions

related to PayLater fines, adolescent consumptive behavior factors, and the importance of personal financial management, where even small numbers of incorrect answers were found. Overall, this condition indicates that students have a basic understanding, but still require further education, particularly in relation to digital risks and the concepts of interest and fines associated with PayLater services.

Development of Soft Skills Programs to Improve Student's Financial Literacy

Grade XII students of SMA Negeri 13 Medan showed a high interest in digital finance issues and the use of PayLater. This can be seen from how they listen to the explanations given, actively pay attention to real case examples, and are directly involved in discussions about consumptive behaviors that often occur in adolescents. During the question-and-answer session, students asked questions that demonstrated high curiosity, such as why the interest on PayLater services tends to be higher compared to other credit cards. This question indicates that students not only understand the basic material but also begin to apply it to real-world conditions in digital financial services. The presenting team then explained that PayLater's high interest rate is due to a faster verification process and a higher risk of default for easy users.

After presenting the material, a quiz session was conducted to assess student understanding and boost student enthusiasm during the activity. This demonstrated that a program like this is necessary and capable of enhancing student's soft skills in areas such as critical thinking, decision-making, communication, and financial management. This confirms that collaboration with guest teachers or external partners is highly beneficial for student learning. This activity demonstrates that external cooperation can enhance student's soft skills, particularly in terms of financial literacy, decision-making, and financial responsibility. As a form of appreciation, giving prizes to students who answer correctly, so that the atmosphere of the activity becomes more interactive, fun, and encourages students to be more active in the learning process.

Figure 4. Q&A and Discussion Session



Students from the Medan State Polytechnic's D-IV Sharia Finance and Banking Study Program delivered this educational activity. The material on the definition of digital finance and financial literacy was presented by Adinda Puspita Sari, followed by a presentation on PayLater, including its workings, benefits, and risks, by Aida Fatin Pasaribu. Nona Nabila Salma explained the material on consumptive behavior and its causative factors, while Zulfa Nabilah Rangkuti outlined strategies for being wise in managing finances and avoiding PayLater risks. Overall, this educational activity has a positive impact on the students. They have become more aware of how to manage finances, are more careful in using PayLater services, and can control consumptive behavior. The enthusiasm of the students during the activity shows that this topic is very relevant and beneficial to their daily lives,

Conclusion

The understanding of digital finance among SMA 13 Medan students has been successfully improved through digital finance education seminar activities, as an effort to foster a wise attitude in the use of PayLater. The condition at the time when education has not been

provided is that the level of student understanding of digital finance and the use of PayLater is at the lowest score of 30 out of 100. After receiving education, the level of student understanding increases significantly, from the lowest score of 80 to the highest score of 100. The achievement of student's success in understanding financial education materials reached 98% of the total 30 participants, who were 12th-grade students of SMA Negeri 13 Medan. Service activities are highly effective in addressing the knowledge gap regarding digital finance, PayLater risks, fines, and personal financial management. Overall, the service activities successfully improved digital financial literacy, reduced student misconceptions, and fostered a wise attitude towards using PayLater services. The development of soft skills programs to improve student's financial literacy can be carried out through a cooperation program between schools and partners, especially in soft financial skills education, by agreement with schools on an ongoing basis, by providing financial education or other soft skills to partners that are carried out programmatically at least twice a year or every semester. After the service was carried out, the implementation team conveyed several suggestions needed by partners, namely: Improving financial literacy education in schools on a sustainable basis, integrating financial literacy materials into the school curriculum, building sustainable cooperation with partners, universities, or educational institutions, and providing mentoring services to prevent PayLater abuse and consumptive behavior.

Referensi

- Ajzen, I. (1991). The Theory of Planned Behavior. *Organizational Behavior and Human Decision Processes*, 179–211.
- Alkaf, S. N. (2025, October 24). Is there a case of PayLater among the students of SMA Negeri 13 Medan? (A. P. Sari, A. F. Pasaribu, N. N. Salma, & Z. N. Rangkuti, Interviewers)
- Arifin, Z. (2025, October 24). The Use of PayLater among Students at SMA Negeri 13 Medan. (A. F. Pasaribu, A. P. Sari, N. N. Salma, & Z. N. Rangkuti, Interviewers)
- Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly*, 319–340.
- Feriyanto, O., Qur, Z., Herawati, M., & Putri, M. H. (2024). *The Role of Fintech in Improving Financial Access in the Digital Era*. 4(3).
- Kausar, A. (2025). *PayLater Adoption as a Mediator Between Financial Literacy, Risk Perception, and Financial Behavior 1743*. 13(3), 1743–1754. <https://doi.org/10.37641/jimkes.v13i3.3248>
- Mitchell, A. L. (2014). The Economic Importance of Financial Literacy: Theory and Evidence. *Journal of Economic Literature*, 5–44.
- Muraven, R. F. (2000). Self-Regulation and the Strength Model of Self-Control. *Psychological Bulletin*, 247–259.
- Purwanto, H., Yandri, D., & Yoga, M. P. (2022). The development and impact of financial technology (fintech) on financial management behavior in society. *Complexity: Scientific Journal of Management, Organization and Business*, 11(1), 80–91. <https://doi.org/10.56486/kompleksitas.vol11no1.220>
- Putri Ayu Lestari, & Khairunnisa. (2024). The Influence of Sharia Financial Literacy, the Use of Shopee PayLater, and Lifestyle on Consumptive Behavior: A Case Study on Students of the UMSU Sharia Banking Study Program. *Al-Kharaj: Journal of Sharia Economics, Finance & Business*, 6(7), 5096–5112. <https://doi.org/10.47467/alkharaj.v6i7.2210>
- Sari, Y. I., Bakti, I. T., & Hapsari, V. (2024). Generation Z Loan and PayLater Risk Education at SMA Muhammadiyah Cileungsi. *Journal of PkM (Community Service)*, 7(5), 662. <https://doi.org/10.30998/jurnalpkm.v7i5.25520>
- Sholihah Ruhjatini Dienni, Nugraheni Siwi, & Fadila Ardhiani. (2024). Beyond Promotions: Strengthening Financial Resilience Through *BERNAS: Journal of Community Service*,

5(1), 792–799.

Sigma Research Indonesia. (2024, August 8). *The adoption of digital payments in Indonesia is growing, with the use of PayLater increasing by 42.3% since 2022*. Retrieved from Instagram: https://www.instagram.com/p/C-Z5_HgzuyR/?hl=es&img_index=1

Sunstein, R. H. (2008). *Nudge: Improving Decisions About Health, Wealth, and Happiness*. Ew Haven, Connecticut: Yale University Press.

26–27, A.-Q. S. A.-I., BOOK, T.-, 26–27, T.-A.-Q. S. A.-I., Indonesia, A.-K. A. R., 2019, P.-, Al-Qur’ān, P.-L. P. M., Jakarta, C.-, <https://quran.nu.or.id/al-isra/26>, U.-, & -, E. (2019). *Al-Qur’ān: Surah Al-Isrā’ 26–27*. Lajnah Pentashihan Mushaf Al-Qur’ān. <https://quran.nu.or.id/al-isra/26>