

## **ABSTRACT.**

*PT Martha's Indo Utama is a company engaged in the textile industry. PT Martha's Indo Utama offers service in the textile field such as woven fabric design, car seat design, household design, and other. This company also exports overseas and acts as a supplier. Based on research, it has been found that there are issues related to employees of PT Martha's Indo Utama regarding their consumptive behaviour, indicated by impulsive purchasing, non rational buying, and wasteful buying, caused by the use of the PayLater feature with indicators of perceived ease of use, perceived usefulness, intention to use, actual use. This can have an impact on the personal financial stability of employees.*

*The study aims to determine the extent of the influence of using the PayLater feature on the consumptive behaviour of PT Martha's Indo Utama employees. The method used is quantitative, and the data used are primary and secondary data. The sampling technique uses judgement sampling theory where samples are taken based on PayLater users who are responsible for their usage. Sampling in this study uses the theory of Suharsimi Arikunto (2013) by taking a sample of 20% of the population, resulting in a sample of 35 respondents from a population of 175 employees. Data collection techniques are carried out through observation, interviews, and questionnaires. The analysis conducted uses validity tests, reliability test, simple linear regression analysis, spearman rank correlation test, hypothesis testing, and determination coefficient test using SPSS version 23.*

*The results of this research analysis show that the coefficient of determination of 65,4% indicates a significant influence between the use of the PayLater feature and the consumptive behaviour of employees, and the contribution value of other factors is 34,6%, namely online shopping patterns and payments other than paylater (bank transfer, e-wallet, and others). There are also obstacles faced by employees in using the paylater feature, namely lack of financial awareness, tendency to be consumptive, costs and interest, and dependence on credit. Therefore, efforts that can be made include providing financial education, supervision and monitoring, choosing alternative payment methods/ emergency funds, and financial counseling.*

*The researcher's advice to PT Martha's Indo Utama employees is that employees should increase financial awareness, self-control, and good personal financial management, and employees should understand the long-term consequences of using the paylater feature.*

**Keywords : PayLater, Consumer Behaviour**