

## Conference Paper

# When Fun Turns Into Hedonism: Boon or Calamity?

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**ORCID ID**Chusnul Rofiah: <https://orcid.org/0000-0001-5562-8960>**Abstract.**

Adolescent behaviour is influenced by their surrounding environment and by them being an active agent in shaping their own environment. The ability to adjust to campus environments is associated with certain psychosocial factors, including parental support and peer attachment. The majority of adolescents with moderate and high levels of hedonistic behaviour were found among undergraduate students. It was discovered that millennials explore identity theory more by utilizing all the conveniences of fintech services to achieve their financial goals. The development of fintech in Indonesia continues to advance, one of which is a new breakthrough that has emerged and is widely discussed, named Spaylater. The purpose of this study was to determine the moderating effect of peer attachment on the hedonistic behaviour of undergraduate students in Jombang. By using a post-positivist approach, the case study is a limited system. In this study, it was found that the pattern of life is influenced by opinion, interest, and activity. It is found that the Credit option is used when it is a situation of urgency, not having funds or facing a financial problem. It also found that hedonistic lifestyle behaviours include buying just for pleasure and being the centre of attention. Based on the results of research and observations, the following conclusions can be drawn: pattern of life is influenced by the opinion of someone who is affected by the program, credit options are used in times of urgency, from this credit option, it can lead to a hedonic lifestyle.

**Keywords:** Hedonism, Lifestyle, Fintech, Self-actualization, Online Credit, Pay Later

## 1. Introduction

Adolescent behavior is reflexively influenced by the surrounding environment and as an active agent in shaping their environment (1). The ability to adjust to the campus environment is associated with certain psychosocial factors including parental support and peer attachment(2) . The majority of adolescents at moderate and high levels of hedonistic behavior were based on the criteria proposed by (3) and found the level of hedonistic behavior and demographic factors among undergraduate students (5,9) social media initially targeted adolescents and young adults, but all individuals now utilize this technology resource throughout their life cycle as a developmental activity. Many

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colleges and universities are illustrated as environments where social media activities receive great attention because of the importance of education and technology (10). Martinez-Aleman (2014) stated that students are active users of social media to meet their needs to socialize, develop networks, and cover feelings of loneliness, depression, and isolation during college (6; 11; 7). According to Chickering, and Ressler, (1993); Schlossberg, (1995); Bronfenbrenner, (1993) that millennial explores identity theory more by utilizing all the conveniences of fintech services to achieve their financial goals (12). The development of fintech in Indonesia continues to advance, one of which is a new breakthrough that has emerged and is widely discussed, namely Spaylater (8)

Hedonistic behavior is characterized by an openness to pleasant experiences and tends to follow one's own desires. that hedonistic behavior reflects attitudes toward time and life (5) , while hedonistic behavior applies specifically to the pursuit of sensory pleasure such as doing risky activities to maximize happiness (13). Social attention is a hedonistic behavior expressed as the pursuit of a luxurious lifestyle erodes social bonds when pleasure-seeking behaviour makes people less sensitive to the needs of others and can cause moral decay. The number of Spaylater users among students and registered in the OJK SLIK (Financial Information Service System) because users who have not paid their bills for too long will be blocked, but when Shoppe Paylater users have paid their bills, they will not be blocked again (14)

Therefore, this study also discusses the methodological concerns of the types of measures used to assess the effect of peer attachment (related to communication, trust and alienation) in assessing hedonistic behavior among students in Jombang through the role of ease of access. The Spaylater feature provides a buy-now pay program. Later in a month with an interest rate of 2.95% at a shopee marketplace (8) It is hoped that by knowing the causes of behavioral changes, they can anticipate and study social waves so that the adverse effects can be minimized, supported by the lack of research that discusses the development of in-depth approaches to students because they are considered adults and able to solve their personal problems.

## 2. Method

The author conducts research that understands the reality (field) of Spaylater service practices on the Shopee marketplace. Therefore, the author uses the Post-positivist method of limited system case studies(15) describe how millennial behavior changes among students in Jombang who are included in the SLIK or black list and what is behind it, whether the freedom to access fintech will have a positive or negative impact.

Then collect data obtained from multiple sources of information, including observation, and interviews with students using Shopee Paylater who are included in the SLIK and Customer Service Shopee lists and documentation with several sources found during interviews, namely 10 Shopee Paylater users and 7 Shopee Customer Service by analyzing through Simple Research Design with triangulation of theories developed by researchers(16) .

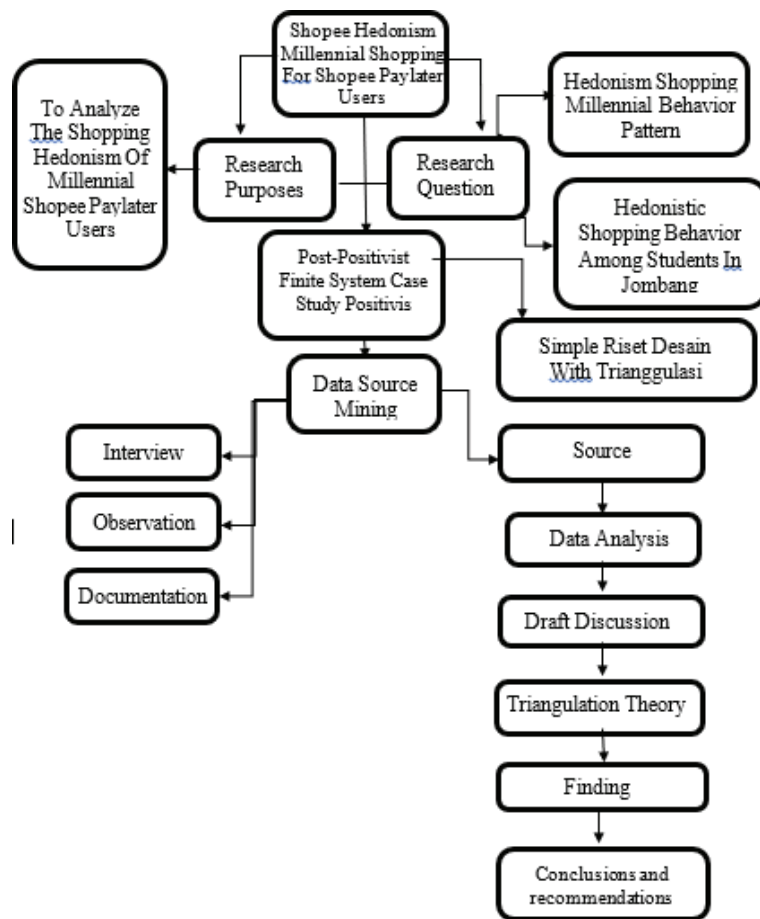
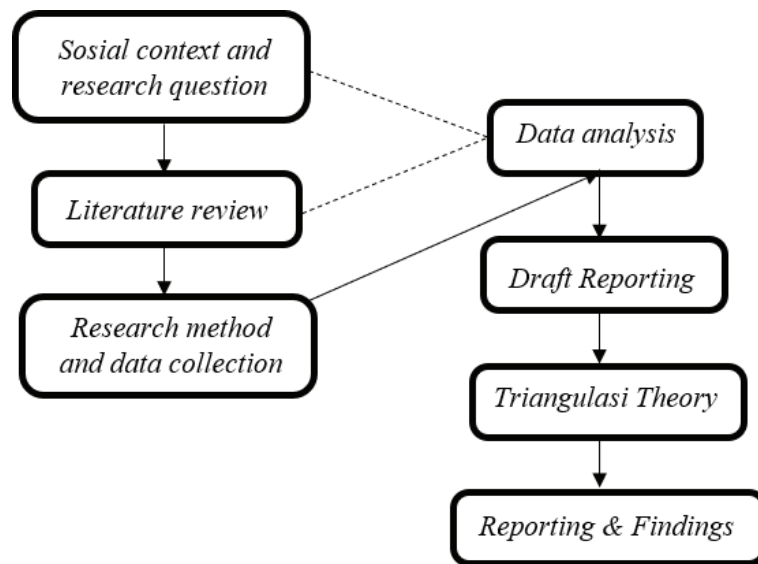


Figure 1: Research Thinking Flow.

The requirements for informants in this study were determined as follows:

1. Jombang students
2. Have a shopee app
3. Using the shopee paylater feature
4. Have made a purchase using shopee pay at least 50 x purchases of secondary or branded goods
5. Blacklisted in the financial information service system



**Figure 2:** Simple Riset Desain With Triangulasi (16).

## 2.1. Lifestyle

### 2.1.1. Opinion

*"If I usually look at celebrities on Instagram, if I see endorsements and celebrities, I have to be attracted to it, yok, what's wrong, this celebrity is disturbing hahaha" (Tahdlyatul, 2022)*

Social media is not a new phenomenon that is present in daily activities, especially for students who are classified as active with the use of the internet. It is unavoidable if they take advantage of it to see which celebgrams are currently popular. From the content of the celebgram, they can see about the pattern of life and also the way the celebrity looks. In addition to seeing the lifestyle of celebrities, today's youth, especially students, are also very sensitive to the surrounding environment.

*"In my opinion, yes, because when we are friends we usually look for one with the same frequency as a hobby" (Selvy, 2022)*

The influence of friends around is also very large on their lifestyle.

### 2.1.2. Interest

*"Hey, what I like is fashion, of course, which is of good quality" (Tahdlyatul, 2022)*

Furthermore, after they saw the content of the celebgram, they felt interested in following their lifestyle and way of looking

*"Hey, how many branded ones do you have, ouch, I don't count hahaha but there aren't many, at least some of them are local brands" (Debora, 2022)*

They began to like local brands and always put product quality first.

### 2.1.3. Activities

*"3-4 times a week going out of the house, I usually hang out with my friends"(Sintia, 2022)*

The posts from these celebgrams are also not monotonous about endorsements and also about their fashion. Usually they also publish about their lifestyle which often goes out of the house, hangs out in cafes which are finally imitated by today's teenagers. According to the informants, they also often spend time outside the home.

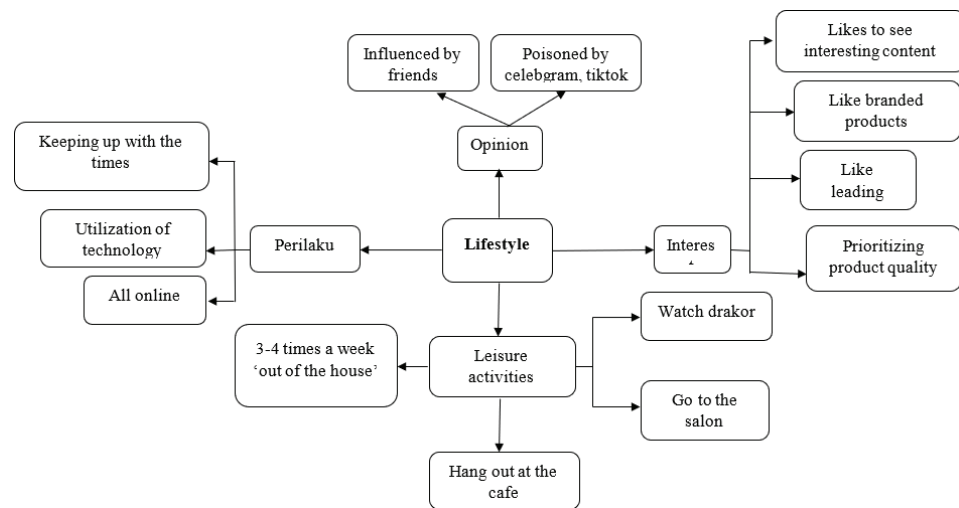


Figure 3: Lifestyle.

## 2.2. Financial Issues

*"Because of the factor that I went to college and the money was still from my parents who were mediocre, in the end the bills kept piling up and I couldn't pay them" (Rose, 2022)*

Financial problems are a very common problem in today's society. Improper financial management habits will lead to unhealthy lifestyles such as buying unneeded items on credit and also being tempted by discounts. With such a lifestyle, people are often trapped in a loan system that will harm themselves.

## 2.3. Credit Options

### 2.3.1. Shopee paylater

*"So that's why, sis, don't ever use Shopee Paylater and keep your hands off it's irresponsible, I still want to use Spaylater because it's also easy, it's safe to use because it's also supervised by the OJK, Ms. (Reni, 2022)*

Shopee Paylater is an online loan feature issued by Shopee. This feature has been proven legal and has been supervised by the OJK (Financial Services Authority) which can be used as a substitute for credit cards for users.

*"Yes, I will recommend it positively, because in my opinion, yes, it was more efficient and easy too and the interest given was not high" (Tahdlyatul, 2022)*

This Shopee Paylater has many advantages such as low interest, the limit can be increased, features that are safe, easy to use and also more efficient.

*"The impetus, maybe yes, it was like when I was shopping at night and there was no Shopee Pay balance, so I didn't think about using Shopee Paylater and then this feature is official too, so you don't have to worry if you want to use it" (Sandra, 2022)*

*"eee because I usually use this shopee paylater when I don't have the funds to shop so I finally use this feature" (Mawar, 2022)*

This Shopee Paylater can be used in a state of urgency and when you don't have funds. Shopee paylater also provides light installments so that it can influence consumers to use it.

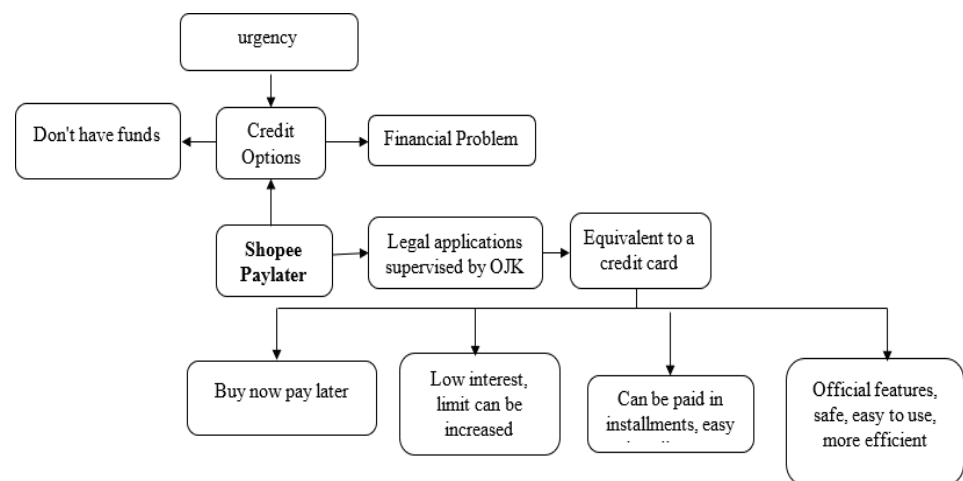


Figure 4: Shopee Paylater.

## 2.4. Hedonic Lifestyle

### 2.4.1. Buy unnecessary items

*"eee, very often, you can say that you like to prioritize your desires" (Sintia, 2022)*

The attitude of buying unnecessary things is a hedonistic lifestyle. Buying goods that are not according to needs and always prioritizes desires and self-satisfaction. With this self-satisfaction they feel addicted to continue buying these items.

### 2.4.2. Be the center of attention

*"Hmmm, usually it's like a bag and shoes that you already have, but you still want to buy them because we always feel like following the trend so we don't lose to the others" (Aniya, 2022)*

Being the center of attention is the desire of many people, as is the case with students today who do not want to be outdone by other friends. A high sense of prestige greatly affects a hedonic lifestyle. They often compete to look like celebrities.

### 2.4.3. Inspire Many People

*"I'm just having fun, because I feel like what we use can inspire other friends like that" (Rose, 2022)*

They always put their appearance first. With these appearances they feel they can inspire many people.

### 2.4.4. Have Fun

*"Haha, yes, you can say it's a hobby, because I often go to shopee" (Rose,2022)*

One of the hedonic lifestyles is the desire to continue to have fun. One of the ways for informants to entertain themselves is by watching movies continuously, playing social media and also traveling to tourist attractions. In addition, they are also a hobby of online shopping using their own pocket money and income. From this online shopping hobby, you can create a wasteful lifestyle and waste money.

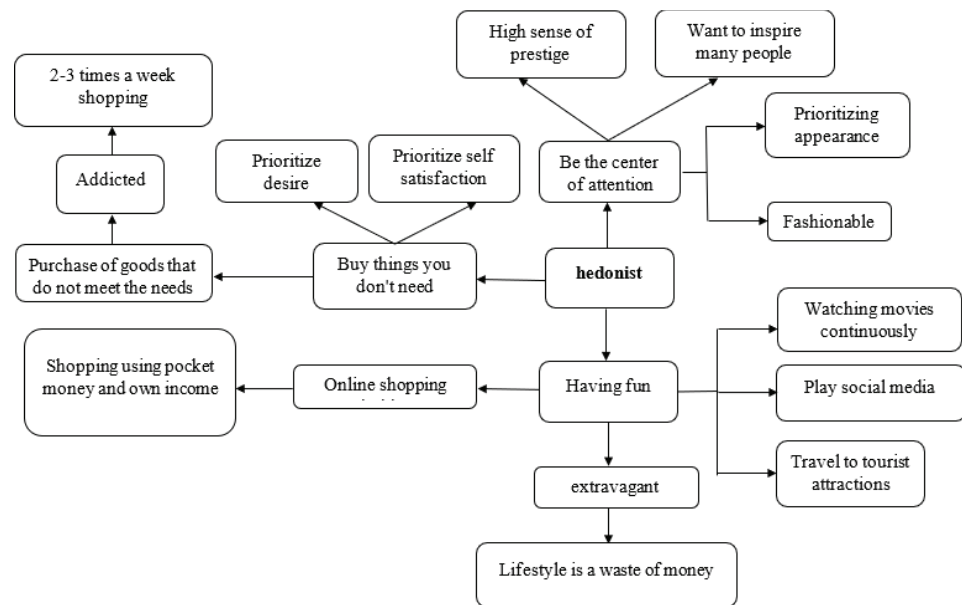


Figure 5: Hedonic.

## 2.5. Triangulation Theory

- **Lifestyle**

According to the results of interviews with informants selvy, tahdlyatul and Mawar, lifestyle is influenced by:

- **Opinion**

The lifestyle of today's teenagers cannot be separated from technological advances. It is unavoidable if today's teenagers take advantage of it to see the current popular celebgrams. From the content of the celebgram, they can see about the pattern of life and also the way the celebrity looks. In addition to seeing the lifestyle of celebrities, today's youth, especially students, are also very sensitive to the surrounding environment.

- **Interests**

After being influenced by celebrities and friends around them, they are interested in following their lifestyle and appearance.

- **Activity**

Usually, the celebgram also publishes about their lifestyle which often goes out of the house, hangs out in cafes which is finally imitated by today's teenagers. patterns of life are patterns of action that distinguish one a person from another, which function in



interaction in ways that may not be understood by people who do not live in modern society (17).

## 2. Credit Options

According to research, this credit option is used when:

- Urgency

This credit option in shopee paylater can be used when we shop at midnight and we don't have a shopee pay balance. This option makes it easier for us to shop anytime and anywhere.

- Not having funds

When not having funds most people choose to use shopee paylater to meet their needs. This is because it is easy to use and safe.

- Financial problems

Financial problems are a very common problem in today's society. Improper financial management habits will lead to unhealthy lifestyles such as buying unneeded items on credit and also being tempted by discounts.

credit is trust in the ability of the debtor (credit recipient) to pay a certain amount of money in the future (18).

## 3. Hedonic Lifestyle

According to the three informants, hedonistic lifestyle behaviors include:

- Having fun

One of the hedonic lifestyles is the desire to continue to have fun. They are online shopping hobbyists who use their own pocket money and income. From this online shopping hobby, you can create a wasteful lifestyle and waste money.

- Buying unnecessary items

The attitude of buying unnecessary items is a hedonistic lifestyle. Buying goods that are not according to needs and always prioritizes desires and self-satisfaction.

- Being the center of attention

Being the center of attention is the desire of many people, as is the case with students today who do not want to be outdone by other friends. A high sense of prestige greatly affects a hedonic lifestyle.

According to a hedonic lifestyle is an individual's urge to behave by holding the principle of pleasure (19) .

### 3. Result and Discussion

#### 3.1. Presenting the Results

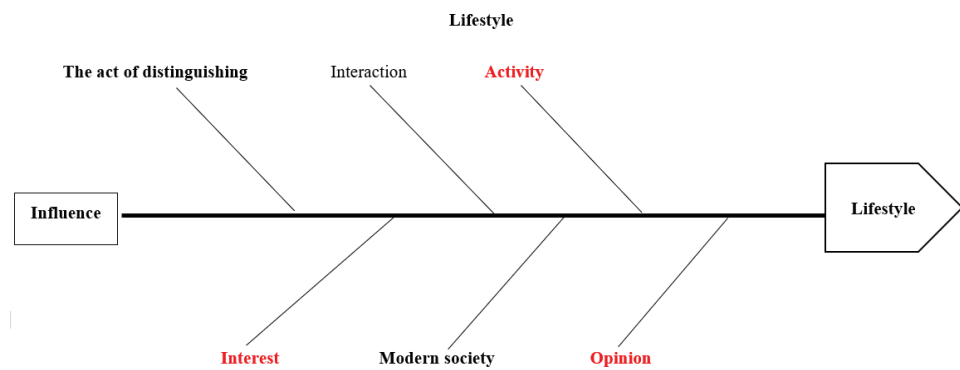


Figure 6: Lifestyle.

In this study, it was found that the credit option was used when:

1. Urgency

This Shopee Paylater can be used when we shop in the middle of the night and we don't have a Shopee Pay balance. Shopee paylater makes it easier for us to shop anytime and anywhere.

2. Not having funds

When not having funds most people choose to use shopee paylater to meet their needs. This is because it is easy to use and safe.

3. Financial problems

Financial problems are a very common problem in today's society. Improper financial management habits will lead to unhealthy lifestyles such as buying unneeded items on credit and also being tempted by discounts.

In this study, it was found that hedonistic lifestyle behaviors include:

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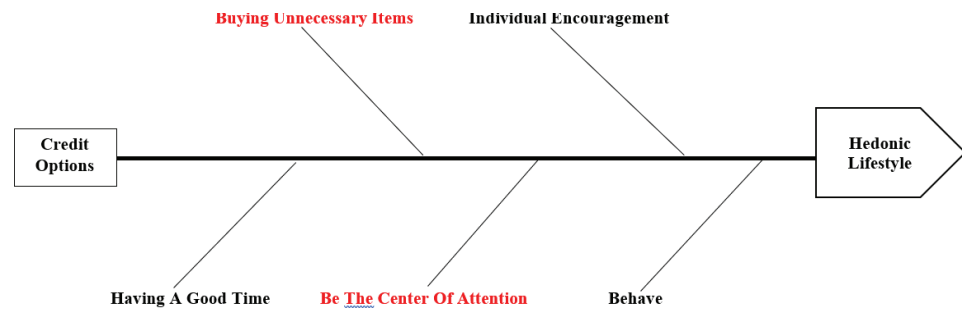


Figure 7: Hedonic Lifestyle.

2. Be the center of attention

Being the center of attention is the desire of many people, as is the case with students today who are not willing to lose to other friends. A high sense of prestige greatly affects a hedonic lifestyle.

3.2. Create a Discussion

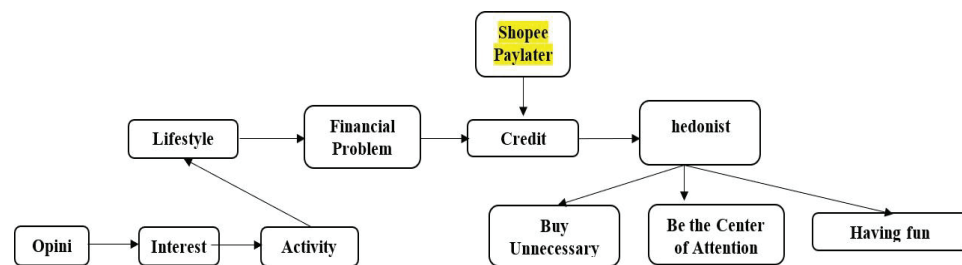


Figure 8: Preposition.

Peer attachment and its influence on hedonic behavior

Millennial attachment is a relational relationship between millennials that is felt between two individuals attachment involves an emotional bond that is experienced with a substantial degree of intensity. In this study, it is the relational perception experienced between individuals with an equal relational position and through approaches and investments (20) . However, peer attachment is expressed through varying degrees of trust, communication and alienation (Armsden & Greenberg, 1987). An important theoretical line of inquiry related to development and formation is peer attachment theory. peer attachment and relationships among adolescents have been shown to be significant in influencing behavior (21). Peers are considered as a substitute for family outside the home, and are one of the transition mechanisms from childhood to adolescence and adulthood. Friends provide social and academic support to share

experiences, act as agents of socialization and as platforms for expanding social circles. The influence of peers also shapes the personality and individuality of adolescents (22) Many studies have shown that adolescents with self-confidence and self-confidence show that they have relationships with their peers tend to have strong resolution, good self-control and are able to manage themselves (20). Research has also shown that close peer relationships have both positive and negative effects and increase happiness (23) Inadvertently, this also contributes to the development of important values that lead to happiness and self-confidence, and which to motivate teenagers to present themselves through shopping for branded goods to be the center of attention.

Peer attachment occurs in three dimensions: trust, communication, and alienation. Peers often have a considerable influence on the development of adolescent behavior (20). youth attitudes and behavior mirror each other (24). Findings show that peers elicit more negative and deviant behaviors than positive ones(25) peers have a direct effect in encouraging violence and negative behavior (26). Many studies have also shown that adolescents with friends who engage in risky behaviors are more likely to engage in similar risky activities (27) Another report showed that students with lower quality of attachment relationships were more likely to bully others and become victims of bullying than their peers with higher quality of attachment relationships (28)

Positive relationships between peers increase self-confidence in millennials. The findings of this study can provide a basis for product marketers (20), personnel who use the millennial segment as consumers of their products (1), as suggested by Bronfenbrenner (1989), to recognize peers as an important factor that contributes to the formation of adolescent behavior and personality development that contributes to the direction of change. millennial behavior (12). The pleasure of shopping without taking into account the risks carried out by millennials can have disastrous consequences for the future of millennials.

The author recommends future research that combines a combination of quantitative and qualitative methods to obtain more contextual information about changes in millennial behavior in purchasing products or services not only based on needs including the nature of peer attachment, self-actualization and wanting to be the center of attention without considering their financial ability.

## 4. Conclusion

Based on the results of research and observations, the following conclusions can be drawn:

1. The pattern of life is influenced by the opinion of someone who is affected by the program, then that influence brings a person's interest or interest in carrying out an activity.
2. Credit options are used in times of urgency. Then, when you don't have enough funds, you can also use the credit option for temporary loan funds. Current financial problems also greatly affect the use of credit options because of the ease and legal features of this credit option.
3. From this credit option, it can affect a hedonic lifestyle. The convenience provided makes online shopping addictive by using the credit option. Then buying unnecessary items is also often done to fulfill self-satisfaction and desires. Being the center of attention is the desire of many people, as is the case with students today who do not want to be outdone by other friends.

The hedonic lifestyle of students has both positive and negative impacts. Students should be able to respond wisely so as not to cause excessive negative impacts. For this reason, researchers provide suggestions or recommendations to students who have a hedonic lifestyle as follows:

1. Students should fortify themselves from hedonism which only offers momentary pleasure, it must start from themselves. Because if this happens, it will reach a high level that will harm oneself, this can be avoided if the individual can be selective in socializing and prioritizing important and not based on needs. just for fun.
2. Students do not need to force themselves to follow other people's lifestyles, must be adapted to personal abilities.
3. Self-control, namely by fulfilling the priority scale that has been made. So it's not easy to be tempted by shopee paylater notifications for debt back..

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