Semiotic Analysis of the Representation of Impulsive Buying in the Drama Series "Pay Later"

Baihaqi Ammar Rahadi[1]*, Dian Hutami Rahmawati[2]

[1] Universitas Pembangunan Nasional "Veteran" Jawa Timur, Indonesia. baihaqi2003@gmail.com
[2] Universitas Pembangunan Nasional "Veteran" Jawa Timur, Indonesia. dian.hutami.ilkom@upnjatim.ac.id

Corresponding Author Email: baihaqi2003@gmail.com

ABSTRACT

This study explores the representation of impulsive buying behavior in the Indonesian drama series *Pay Later* using a qualitative approach with semiotic analysis. Impulsive buying, often driven by emotional or social triggers, is increasingly normalized in digital consumer culture particularly among young urban populations influenced by media and financial technologies. The purpose of this study is to uncover how visual and narrative elements in the series construct meanings around impulsive consumption. Drawing on Stuart Hall's theory of representation and John Fiske's three levels of semiotic analysis reality, representation, and ideology this research examines 18 selected scenes from the series that contain symbolic cues related to consumer behavior. The findings reveal that *Pay Later* portrays impulsive buying as an emotionally justified and socially accepted behavior, facilitated by seamless financial technology such as Buy Now Pay Later (BNPL) services. Characters are shown using BNPL as a lifestyle solution, often without awareness of long-term consequences. The series also embeds consumerist ideology through status-driven dialogue and dramatized debt consequences such as anxiety, job loss, and family conflict. Additionally, the narrative highlights the influence of social media and self-branding, where impulsive consumption is performed for digital validation. These representations reflect broader socio-economic realities in Indonesia, where financial technology intersects with identity and peer pressure. The study concludes that media texts like *Pay Later* do not simply reflect consumer behavior but actively participate in shaping it through symbolic and ideological framing. The implication of this research is the need for increased media literacy, particularly in recognizing how media constructs financial norms and consumption values. The findings may be useful for educators, policymakers, and content creators in addressing the impact of media on consumer behavior in the digital era.

INTRODUCTION

The rise of financial technology in the digital era has dramatically transformed consumption patterns, particularly among millennials and Gen Z consumers. One of the most prominent developments is the emergence of *Buy Now, Pay Later* (BNPL) services. According to a report by Statista (2024), the global transaction value of BNPL platforms reached USD 179 billion in 2023 and is projected to exceed USD 3.98 trillion by 2030. In Indonesia, the BNPL market is growing at a compound annual growth rate (CAGR) of 42%, with more than 30% of e-commerce users in urban areas actively utilizing the feature (Katadata Insight Center, 2023).

This shift in purchasing behavior coincides with the increase in impulsive buying tendencies among digital consumers. A study conducted by PricewaterhouseCoopers Indonesia (PwC, 2023) found that 47% of Indonesian online shoppers

admitted to making purchases without prior planning when using digital credit services. This behavior correlates with findings from a multinational study by Duroy et al. (2021), which identified BNPL platforms as behavioral accelerators for impulse buying, particularly due to perceived low financial risk and ease of transaction.

The Indonesian web drama *Pay Later*, adapted from the novel *Pay Sooner or Later* by Adrindia Ryandisza and directed by Surya Ardy Octaviand, presents a dramatized yet realistic portrayal of urban financial struggles, impulsive consumption, and the psychological impact of digital debt. It reflects contemporary economic anxieties, especially among urban youth facing lifestyle pressures and the desire for social recognition often exacerbated by social media and digital consumer culture (Widyastuti et al., 2023).

Unlike conventional entertainment, this serial embodies deeper narratives of consumerism, emotional decision-making, and psychological vulnerability. The characters in *Pay Later* frequently engage in spontaneous, emotionally driven purchases, often rationalized by temporary promotions or peer influence. These behaviors are visualized using specific cinematic codes mise en scène, editing, sound, and dialogue which make it a rich text for semiotic analysis.

Previous studies have addressed human behavior in film using semiotic approaches. Herwendo (2014) explored Javanese cultural behavior in film using Barthes' model; Pinontoan (2020) analyzed patriotism through John Fiske's framework; and Tuhepaly & Mazaid (2022) examined gender-based violence representation. However, few have examined how impulsive buying behavior is represented in the context of financial technology and urban youth media. This represents a significant research gap, especially in the Indonesian media and communication scholarship.

This study aims to address that gap by applying John Fiske's three-level semiotic model reality, representation, and ideology to analyze *Pay Later*. Fiske's framework allows for a layered interpretation of symbolic meaning in film, connecting visual elements with underlying ideological constructs (Fiske, 1987; Barker, 2019). It also enables critical interrogation of how impulsive buying is constructed not merely as behavior but as a cultural expression influenced by socio-economic systems.

The research object of this study is the dramatized representation of impulsive buying in *Pay Later*, focusing on how symbols, characters, narrative, and visual language communicate consumerist ideology. Data analysis will focus on selected scenes that include clear indicators of impulsive consumption, such as unplanned purchases, emotional triggers, and financial consequences triangulated with existing quantitative studies on digital financial behavior.

The novelty of this research lies in its interdisciplinary integration: using cultural theory, semiotic analysis, and behavioral economics to uncover how modern fintech consumption is mediated through popular culture. This approach differs from traditional psychological studies by highlighting the role of media in shaping, normalizing, and legitimizing consumer behavior within a digitally connected society.

Given the growing prevalence of impulsive buying behavior fueled by financial technology, particularly among youth in urban areas, it becomes crucial to investigate how such behaviors are not only shaped by economic and technological factors but also by cultural representations in media. Media narratives, especially those embedded in popular entertainment like *Pay Later*, can subtly influence audience attitudes and normalize specific consumption patterns. Understanding these portrayals is vital in a society where digital debt is rising and financial literacy remains uneven. Without critical examination, the glamorization or trivialization of impulsive spending in media risks reinforcing unhealthy financial habits, especially among impressionable viewers. Therefore, this research plays a strategic role in unveiling the intersection between media discourse and financial behavior, enabling more informed efforts in media literacy, policy-making, and consumer education.

Practically, this research offers insights into how media representations affect public perception of financial habits and literacy. Theoretically, it contributes to the literature on media semiotics, consumer behavior, and digital culture, especially in the Southeast Asian context. As impulsive buying becomes more prevalent and digitally enabled, such research is critical in understanding and mitigating its long-term social and economic implications.

LITERATURE REVIEW

Representation in Media and Drama Series

Media plays a crucial role in shaping, constructing, and circulating meaning. As Stuart Hall (1997) explains, media does not merely reflect reality it produces it through symbolic codes, narratives, and visual representations. In drama series such as *Pay Later*, the combination of storytelling, character development, and cinematic elements serves as a site where social behaviors such as impulsive buying are represented and reconstructed.

Drama series are more than just entertainment. They are cultural texts that encapsulate ideology, values, and discourses that mirror, distort, or reframe societal issues. With themes involving technology, consumption, and emotional decision-making, *Pay Later* reflects how impulsive behaviors are normalized and rationalized within a consumer-driven society.

Stuart Hall's Theory of Representation

Stuart Hall outlines three approaches to representation: reflective, intentional, and constructionist. This study adopts the constructionist approach, where meaning is not inherent but created through language, symbols, and shared cultural codes. Representation, in this context, is a social process where media texts play a central role in producing meanings that audiences interpret based on context.

Hall also developed the concept of the *Circuit of Culture*, which includes five interrelated aspects: representation, identity, production, consumption, and regulation. These aspects guide the analysis of how cultural products like *Pay Later* construct and disseminate ideological meanings related to consumerism and impulsivity.

Semiotic Analysis by John Fiske

John Fiske (1987) proposed a semiotic framework consisting of three levels of meaning in media texts: reality**,** representation, and ideology. At the level of reality, signs such as appearance, gestures, environment, and behavior are encoded to suggest authenticity. At the level of representation, technical elements like camera angles, editing, lighting, sound, and mise-en-scène shape the audience's perception. The ideological level involves deeper values and worldviews embedded in the text such as capitalism, consumerism, or gender roles.

Through this layered analysis, *Pay Later* can be read not just as a fictional story, but as a cultural artifact that reflects and shapes public attitudes toward financial technology and impulsive spending.

Consumerist Ideology and Impulsive Buying

Consumerism promotes the belief that one's identity and social status are enhanced through consumption. According to Storey (2021), consumerist ideology operates both subtly and explicitly in popular media, presenting consumption as a source of happiness, confidence, and success.

In *Pay Later*, characters engage in impulsive spending to cope with emotional pressures or social comparisons. These actions are framed not as irrational, but as necessary to maintain a socially desirable lifestyle. This reflects what Baudrillard described as *symbolic consumption*, where purchases represent more than need they symbolize identity and status.

Impulsive buying, in this sense, is not merely a personal decision but a socially conditioned behavior shaped by the ideology embedded in media representations.

Financial Technology and the Normalization of Impulsivity

Digital financial services especially *Buy Now Pay Later* (BNPL) systems have changed the landscape of consumer behavior. They offer ease, speed, and emotional comfort that reduce the "pain of paying," making impulsive purchases more likely. In Indonesia, BNPL adoption among urban youth is rapidly growing and often linked to emotional and lifestyle factors.

Within *Pay Later*, BNPL is not just a tool it is represented as part of a lifestyle. Characters use it not only to solve financial issues but also to fit into certain social environments or maintain appearances. These portrayals contribute to a normalization of impulsive consumption, with media framing such behavior as logical, justified, and even aspirational.

METHOD

Research Design

This study adopts a qualitative descriptive method using a semiotic analysis approach, specifically referring to John Fiske's semiotic framework. According to Fiske (1987), semiotic analysis involves three levels of meaning reality, representation, and ideology which enable researchers to interpret how media texts construct and convey cultural messages through signs and symbols. The method is aimed at uncovering the meaning behind visual and narrative signs present in the serial *Pay Later*. Semiotika, or semiotic analysis, is appropriate for interpreting cultural texts, especially audiovisual media such as films, where signs are multidimensional and layered.

This approach allows researchers to decode the implicit and explicit messages contained within visual elements, dialogue, and scenes to understand how impulsive buying is represented. The descriptive design emphasizes understanding phenomena in-depth without generalizing or testing hypotheses numerically.

Population and Sample

This study does not apply conventional definitions of population and sample as in quantitative research. Instead, it adopts the concept of a corpus, referring to a systematically collected set of scenes and dialogues from 8 episodes of the *Pay Later* drama series. A total of 18 representative scenes were purposively selected using purposive sampling, a non-probability sampling technique that selects data based on specific characteristics and relevance to the research objectives (Widyastuti et al., 2023). The scenes were chosen based on the presence of impulsive behavior indicators, such as spontaneous shopping, use of BNPL (Buy Now, Pay Later), emotional spending triggers, and responses to debt or social pressure

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Data Collection Method

The researcher employed several methods to collect the necessary data for analysis:

1. **Literature Review**
   Information from previous research, journal articles, books, and theories was gathered to build the foundation and context for this study.
2. **Documentation**
   Visual scenes and dialogue from the *Pay Later* series were documented systematically. Each scene was examined for semiotic markers related to impulsive buying and financial behavior.
3. **Observation**
   Non-participant observation was carried out by watching the drama repeatedly to identify recurring patterns, symbols, and representations linked to the theme of impulsivity and digital finance

Data Analysis Method

Data were analyzed using John Fiske's three levels of semiotic analysis, namely:

1. Reality Level**:** Examines physical elements such as facial expressions, clothing, body gestures, and tone of voice that help construct the realism of the character's situation.
2. Representation Level**:** Analyzes technical aspects of the media, including camera angles, editing, lighting, and music, which shape how events are perceived by the audience.
3. Ideological Level**:** Investigates underlying societal values, norms, and ideologies (e.g., consumerism, financial independence, or social pressure) that are promoted or questioned by the narrative

RESULT

This research analyzed the representation of impulsive buying behavior in the drama series *Pay Later* using John Fiske's semiotic approach, which examines signs on three levels: reality, representation, and ideology. The primary corpus consisted of selected scenes from the *Pay Later* series, where 18 specific scenes across several episodes were chosen for their relevance to the portrayal of impulsive consumption. Each scene was selected based on the presence of symbolic signs such as gestures, expressions, clothing, camera angles, or dialogue that reflect consumerist culture or financial impulsivity.

No	Episode	Time Stamp	Scene Description
1	1	01:10-01:12	Main character gazes at a luxury boutique window display
2	1	01:20-01:22	Enters the store after experiencing work-related stress
3	1	01:25-01:39	Impulsive purchase made using PayLater
4	1	02:03-02:18	Dialogue about installment plans and promotional offers
5	1	10:58 – 11:40	Social media post featuring shopping bags and luxury items
6	1	13:13 – 13:40	Character shows stress after reaching PayLater spending limit
7	1	22:20 – 23:33	Confession of debt to a friend
8	2	06:17 – 07:17	Begins receiving harassment from debt collectors
9	2	09:52 – 10:05	Argument triggered by impulsive spending
10	2	27:36 – 27:50	Character loses job due to debt burden
11	3	22:20 – 23:40	Character appears anxious after shopping
12	3	31:20 – 31:30	Character checks PayLater app on smartphone
13	6	34:26 – 34:56	Threatening calls and voice messages from debt collectors
14	6	25:23 - 25:48	Character delays repayment despite knowing the consequences
15	7	13:19 – 14:19	Shopping process for creating social media content
16	7	14:24 – 15:54	Shopping shown as part of personal branding
17	7	16:10 – 17:17	Character defends spending as a form of social investment
18	7	25:23 – 25:48	Character hides billing notifications from family members

The semiotic reading generated a total of 72 signs distributed across the three analytical levels proposed by Fiske. At the reality level, signs were rooted in character behavior, attire, facial expressions, gestures, and spoken lines such as impulsive gestures at checkout counters or emotional breakdowns following purchases. The representation level was identified through cinematic devices like close-up shots of mobile payment screens, editing rhythms during shopping sequences, or the use of lighting and sound to emphasize tension and relief. At the ideological level, signs reflected deeper meanings related to capitalist values, consumerist identity, social comparison, and the normalization of debt-fueled consumption. Most signs were concentrated at the reality (32 signs) and representation (26 signs) levels, with 14 signs coded at the ideological level.

Thematic analysis of the signs revealed five dominant categories, each corresponding to recurring narrative and visual strategies within the series. The first theme is consumerist culture, in which characters engage in unplanned shopping as a means of emotional release or self-affirmation. In one early scene (Episode 1, Scene 2), the protagonist enters a store following a stressful moment at work and begins browsing impulsively, with branded items and the absence of a shopping plan signifying the act as a form of personal compensation.

The second theme highlights the role of financial technology, particularly the Buy Now Pay Later (BNPL) feature, which is portrayed as a frictionless payment solution. In Episode 1, Scene 3, a close-up of the PayLater interface on a smartphone screen precedes the purchase of luxury items without any narrative mention of cost or risk, reinforcing the normalized use of consumer credit.

The third theme is social pressure, which surfaces in dialogue such as "Aren't you ashamed of being poor?" a line delivered during an argument in Scene 11. This reflects the internalized social expectation to maintain appearances, even through indebtedness. Such scenes link impulsive buying not only to emotional need but to performative status in one's social circle.

The fourth theme addresses the psychological impact of debt, including fear, anxiety, and isolation. In Episode 2, Scene 17, the character receives repeated calls from debt collectors. The scene includes dim lighting, quick camera cuts, and rising background tension, reinforcing the emotional toll of financial instability.

Lastly, influencer identity and self-branding emerges as a theme where characters justify impulsive

consumption as necessary for social capital. In Scene 9 (Episode 7), one character films a product haul to share on social media while visibly avoiding overdue payment alerts. This scene reflects how consumption is not only private but also performative, with personal finance becoming a tool for identity management.

Tabel 2. Thematic Categories and Representative Signs

Theme	Scene Reference	Visual/Symbolic Sign	Interpretive Meaning
Consumerist Culture	Ep. 1, Scene 2 (01:20)	Branded clothing; entering store without a shopping plan	Impulsive buying as emotional release from daily stress
Financial Technology	Ep. 1, Scene 3 (01:25)	Smartphone showing PayLater payment interface	Normalization of instant credit use without financial reflection
Social Pressure	Ep. 1, Scene 11 (13:13)	Dialogue: "Aren't you ashamed of being poor?"	Debt taken on to maintain social image and avoid public embarrassment
Psychological Impact	Ep. 2, Scene 17 (27:36)	Continuous phone calls from debt collectors	Financial anxiety and psychological burden resulting from overspending
Influencer Identity	Ep. 7, Scene 9 (14:24)	Filming a product haul for social media	Impulsive buying performed to construct and promote online identity

Together, these findings demonstrate how *Pay Later* functions not merely as entertainment but as a cultural text that encodes and legitimizes impulsive consumer behavior. Through its narrative structure and visual language, the series invites viewers to sympathize with characters who normalize debt, blur the boundary between need and desire, and equate identity with ownership.

DISCUSSION

Media Representation and the Normalization of Impulsive Buying

The scenes analyzed in *Pay Later* reveal how impulsive buying is framed as an emotionally justified and socially acceptable act. Drawing on Stuart Hall's (1997) constructionist theory of representation, this portrayal does not mirror reality but actively shapes it through language, images, and narrative. Characters are often shown engaging in spontaneous shopping to manage stress, shame, or emotional voids. These representations align with Hall's concept that media constructs meaning through culturally encoded signs.

The reality level signs such as branded items, uncontrolled spending, and emotional outbursts convey consumer behavior as an immediate response to psychological triggers. This resonates with Pradhan et al. (2018), who found that emotional states significantly influence impulse purchases, especially when amplified through media.

Buy Now Pay Later (BNPL) and the Representation of Fintech Ease

The dramatization of financial technology, especially BNPL, is presented as a seamless and convenient solution for consumer needs. These depictions follow John Fiske's second level of semiotic meaning representation where technical elements such as app interfaces, camera zoom-ins, and character reactions work together to present BNPL as a natural and unproblematic part of everyday life.

This visual strategy reflects Soman's (2020) argument that reducing the "pain of paying" through digital mechanisms encourages impulsivity. The absence of critical reflection within the characters in *Pay Later* mirrors real-world concerns raised by Bhatti and Akram (2020) regarding the risk of unplanned debt facilitated by fintech platforms.

Consumerist Ideology and Social Pressure in the Narrative

Pay Later embeds consumerist ideology through character interactions, such as remarks about status, shame, and success. Baudrillard's concept of symbolic consumption is relevant here: characters do not shop out of necessity, but as a way to signal status, happiness, or belonging. A key scene where a character asks "Aren't you ashamed of being poor?"

underscores the ideological message that appearance and material ownership are equated with self-worth.

These findings support Fitriana (2016), who argued that media internalizes consumerist values in audiences, promoting instant gratification and materialism. The social dimension of debt shown in *Pay Later* reflects how impulsive consumption is not just personal but socially driven, a mechanism to meet external expectations.

Psychological Consequences and Cultural Realities

The series also visualizes the aftermath of impulsive buying: debt accumulation, mental breakdowns, and strained relationships. These signs operate at the ideological level in Fiske's framework, portraying how media embeds social values into dramatic consequences. It offers a critical commentary on the reality of overconsumption and financial instability.

These dramatizations resonate with the real-life data reported by the Indonesian Financial Services Authority (OJK, 2024), which noted a surge in BNPL usage among millennials, with many falling into debt traps. Thus, the fictional scenes reflect actual socio-economic patterns in urban Indonesia.

The Role of Influencer Culture and Self-Branding

Lastly, *Pay Later* integrates themes of influencer culture, where characters justify their spending for the sake of creating content or "staying relevant." This connects to the concept of media as a vehicle of ideology (Barker, 2019), where identity is constructed performatively, often through consumption.

Characters filming haul videos while hiding overdue payment notices highlight the dissonance between curated digital identities and lived financial realities. This supports findings by Lee & Ahn (2021), who suggest that exposure to glamorized consumption in media increases imitation behavior among audiences.

CONCLUSION

This study examined how impulsive buying is represented in the drama series *Pay Later* through a semiotic lens using John Fiske's and Stuart Hall's theoretical frameworks. The findings show that the series constructs impulsive consumption not as irrational behavior but as a socially and emotionally justified act. Through visual signs such as branded goods, mobile BNPL interfaces, and emotionally driven dialogue, the series embeds consumerist ideology and positions spending as a response to emotional distress, social pressure, or identity formation.

These findings highlight the need for stronger media literacy, especially among young viewers, to help them recognize and critically evaluate the persuasive cues that normalize risky financial behavior. It is suggested that educators, regulators, and content creators take greater responsibility in addressing how media influences spending attitudes, particularly when portraying financial technologies like BNPL. Introducing educational campaigns about responsible consumption and digital debt awareness may help counterbalance media narratives that glamorize impulsive buying.

This study is limited to a single media text and does not explore how different audiences interpret the scenes. Future research could expand by analyzing various media formats or combining semiotic analysis with audience reception studies to gain a more comprehensive view. Understanding how viewers internalize these messages would offer valuable insights for developing effective consumer education in the digital era.

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