ABSTRACT

This study aims to examine the effect of paylater service usage on generation Z consumption patterns mediated by personal money management, with socio-economic factors as control variables. The phenomenon of increasing use of fintech services, especially paylater, raises the need to understand its impact on the consumption behavior of the younger generation. In this study, it is stated that easy access to paylater services can increase the risk of excessive consumption if not balanced with good personal money management. The results of the study indicate that the use of paylater services has a positive effect on more active and visual consumption patterns, but effective personal money management can be a mediator in moderating this influence. In addition, socio-economic factors also play a role in shaping individual consumption patterns and financial management. These findings are expected to contribute both academically and practically to the development of financial literacy and financial risk management strategies in the digital era.

The data analysis methods used include descriptive analysis to provide an overview of the characteristics of respondents and the use of Structural Equation Modeling (SEM) techniques with the help of SmartPLS software. Data collection was carried out through questionnaires distributed to 410 Generation Z respondents, with 375 questionnaires eligible for testing and analysis. The results of the study show that the use of Paylater services significantly affects the consumption patterns of Generation Z, with the influence mediated by personal money management. Generation Z who use Paylater services tend to have wiser consumption patterns and pay more attention to managing their finances more efficiently.

Keywords: *Paylater Services, Consumption Patterns, Generation Z, Socioeconomics, Structural Equation Model (SEM), SmartPLS.*