

# THE INFLUENCE OF LIFESTYLE ON THE USE OF PAYLATER SERVICES WITH FINANCIAL LITERACY AS MODERATION VARIABLE: A STUDY OF GENERATION Z IN SAMARINDA CITY

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**Abstract.** *This study aims to analyze the influence of lifestyle on the use of paylater services with financial literacy as moderation variable on generation Z in Samarinda city. This area was chosen because Samarinda is one of the big cities in East Kalimantan and has a large population of Generation Z and a growing economy. The type of research used in this study is quantitative research using a questionnaire survey method. The sampling technique used in this study is purposive sampling. The number of respondent in this study was 200 respondent and using partialis square analysis technique, and processed by using SmartPLS software. Based on the hypothesis testing, the results show that lifestyle has a positive and significant effect on the use of paylater services. Financial literacy weakens the positive effect of festyle on the use of paylater services. Researchers are interested in this study because want to have a new data in the form of new respondent targets from younger generation such as generation Z Samarinda, who have a different digital lifestyle compared to previous generations and providing a new perspective by using financial literacy as a moderating variable.*

**Keywords:** *Financial Literacy, Gen Z, Lifestyle, Paylater Services.*

## 1. INTRODUCTION

Technological developments have brought significant changes to people's lifestyles in modern times. One of the common phenomena in the context of modern society is consumer behavior that affects people's lifestyles. This phenomenon is motivated by one of the technological advances, namely Financial Technology (Fintech). Rosmida, (2021), explains that fintech is an innovation that can facilitate activities and improve people's economy. One of the fintech innovations that is currently popular among the public, including Generation Z, is paylater. Paylater is an alternative payment method that adopts an online installment system without a credit card (Mellisa & Rosmida, 2023). Which results in the emergence of various digital features and access so that humans can carry out buying and selling activities online through electronic media. The following is a picture of the growth in the use of paylater. According to a survey conducted by the Katadata Insight Center (KIC) and Kredivo, in Indonesia, Generation Z is one of the largest paylater users.

Paylater has similar features to credit cards, but has advantages that make deposits easier than with credit cards. Paylater can also help users meet their needs, such as buying tickets, accommodation, food, clothing, and even repairs. Users then have the ability to pay for each deadline within a predetermined period of time. However, with all the advantages of this feature, it is feared that users of the service have the potential to trigger consumptive behavior. In a study by Suminar & Meiyuntari (2015), it is argued that consumptive behavior is the behavior of consuming expensive goods and services with increasing intensity in order to get something newer, better, and more and exceeding actual needs to show social status, prestige, wealth and privilege, also to get

satisfaction from ownership. According to Angelia et al., (2022), buying desired goods or services without considering their benefits is known as consumptive behavior. The consumptive behavior above is relevant to the variables in this study, namely paylater. This is supported by research by Novita & Nasikah (2022), which in its research shows that there is a positive influence of easy access to paylater on consumer behavior.

According to Laksono & Iskandar (2018), a person's lifestyle can be defined as the way they describe what they like and the problems they are currently facing. Consumers can use their activities, attitudes, interests, and opinions to measure their lifestyle. Two internal and external factors influence lifestyle according to Armstrong (2012), the first is internal factors, which include attitudes, experiences, observations, personality, motives, perceptions, and self-concept. External factors include family, reference groups, and social class. A person's lifestyle can influence their financial choices. When someone manages their finances well, they tend to act wisely and prioritize their needs over future problems (Gunawan et al., 2020). A person's lifestyle is also determined by the activities and ways of spending time that they consider important to their environment. Generation Z likes to buy everything online (Parmini & Hernowo, 2023). The lifestyle indicators in this study according to Wells & Douglas (1971) are known as AIO, namely, Activities, Interests, and Opinions. Since the majority of social media users are young generation, they will definitely be influenced to make inspiring purchases. Unplanned spending or shopping will lead to consumptive behavior. This is supported by research by Pulungan & Febriaty, (2018), where the results of the study showed that lifestyle has a positive and significant effect on consumptive behavior.

The low level of financial literacy in Indonesia makes the contribution to the economy less than optimal and education is needed to increase the level of financial literacy. From the results of the OJK Survey which shows the financial literacy index data in 2024 of 65.43%, which means that in 100 people there are 65 people who are well literate. Although it shows an increase, there are still many people who are not well literate as many as 34.57% and educational efforts are still needed for the community in order to increase financial literacy. These efforts are a form so that the community can contribute to economic stability, reduce vulnerability in the financial system, and ease of managing finances which can have a positive impact on people's lifestyle needs and national growth and are followed by good financial literacy. According to Manik & Bukhori, (2019), if someone has an understanding of financial literacy, then that person can be more careful in managing finances and be able to adjust purchases through the goods and services they buy. Sufficient knowledge of financial literacy is expected to minimize consumptive behavior in a person. Financial literacy is a series of actions used to become able to manage money effectively and participate in economic life (Kusumaningtyas, & Sakti, 2017).

Financial literacy is the ability of each person to assess information and make effective decisions about how they manage and use their money. Financial literacy is closely related to financial management, the more people know about finance, the better they manage their finances (Mellisa & Rosmida, 2023). Financial literacy includes the understanding and knowledge of the concepts, risks, and motivations needed to make good financial decisions. Indicators of financial literacy according to Chen & Volpe (1998), consist of basic financial knowledge, savings and loans, insurance and investment.

Financial Literacy in this study is placed as a moderating variable, namely a variable that can strengthen or weaken the influence of lifestyle on consumer behavior from the use of paylater services. The relationship between financial literacy that strengthens the influence of lifestyle on consumer behavior, when a person's lifestyle is high, namely when a person tends to focus on fulfilling social status and comfort of life. Individuals with this lifestyle usually spend more on luxury goods such as cars or property to improve their status. However, it is not followed by a lot of knowledge about financial literacy, it will strengthen the influence of lifestyle on consumer behavior, and vice versa,

if someone has a low lifestyle, namely when the individual focuses more on basic needs, for example, tends to use money for important things such as children's education and daily needs without buying luxury goods. And followed by sufficient knowledge about financial literacy, with all his knowledge abilities he will try to prevent himself from behaving consumptively (Himatia, 2019).

The following are some previous studies that state that lifestyle has a positive effect on consumer behavior, Kanserina (2015), The results of the study showed that lifestyle has a positive effect on consumer behavior. Similarly, in a study conducted by Mawardani & Dwijayanti (2021), it shows that lifestyle has a positive and significant impact on consumer behavior. In addition, there is another study, namely Haryana (2020) whose research results state that lifestyle has a positive and significant influence on consumer behavior. Funky et al., (2021) support this because they get the same research results, namely that there is a significant positive influence of lifestyle on consumer behavior. However, this contradicts Risnawati et al., (2018), who in their research stated that lifestyle has no effect on consumer behavior.

Other studies, placing financial literacy as an independent variable, such as research conducted by Rahma et al., (2022), explain that financial literacy has a significant positive effect on consumer behavior. This is in line with research conducted by Dilasari (2020), which in his research explains that financial literacy has a positive effect on consumer behavior.

However, there is also research that states that financial literacy has a negative effect on consumer behavior. In the research of Rodiyah & Margunani (2018), the results of their research stated that financial literacy has a negative effect on consumer behavior. And other studies also stated the same thing as in the research of Jaenah et al., (2018), which from the results of their research stated that financial literacy has a negative effect on consumer behavior. The research of Yasin'ta & Sandy (2017), also from the results of their research that there is a negative effect on financial literacy on consumer behavior. And there is also a study by Pulungan & Febriaty (2018), which in their research stated that financial literacy has a negative effect on consumer behavior.

So, the researcher is interested in studying this with the novelty of data in the form of new respondent targets from Samarinda and providing a new perspective by using financial literacy as a moderating variable. So the researcher is interested in conducting this study with the title **"THE INFLUENCE OF LIFESTYLE ON THE USE OF PAYLATER SERVICES WITH FINANCIAL LITERACY MODERATION ON GENERATION Z IN SAMARINDA CITY"**

## **2. LITERATURE REVIEW**

### *2.1 The Influence of Lifestyle on the Use of PayLater Services*

The basic theory of the hypothesis used is the Theory of Planned Behavior Ajzen (1991), which states that there are three main elements that influence a person's behavior: attitude towards behavior, subjective norms, and behavioral control. Of these three elements, the mindset towards behavior is considered the most influential. Theory of Planned Behavior Ajzen, (1991) explains that background factors, namely personal, can influence an individual's attitude and behavior towards something. The behavior referred to in this study is the behavior of excessive purchasing of goods and services which can result in consumptive behavior. In this study, what is related to personal is lifestyle. According to Sumarwan (2014), lifestyle is different from personality, although the two concepts are different, lifestyle and personality are interrelated.

Lifestyle according to Armstrong (2012), the first is internal factors, which include attitudes, experiences, observations, personality, motives, perceptions, and self-concept. External factors include family, reference groups, and social class. A person's lifestyle can influence their financial choices. When someone manages their finances well, they tend to act wisely and prioritize their needs over future problems (Gunawan et al., 2020). Previous research conducted by Dias Kanserina (2015) tested the effect

of lifestyle on consumer behavior. The results of the study showed that lifestyle has a positive effect on consumer behavior. This is in line with research conducted by Mawardani & Dwijayanti (2021), showing that lifestyle has a positive and significant impact on consumer behavior. So, it can be concluded that the higher the lifestyle, the higher the consumer behavior using paylater services

### *2.2 Financial Literacy Moderates Lifestyle Towards the Use of PayLater Services*

Several variables are included in the theoretical model of the Theory of Planned Behavior (Ajzen, 1991), one of which is the belief from within the individual. This belief can come from various sources, such as knowledge, skills, and experience. One of which is knowledge related to the research variable, namely financial literacy. The relationship between financial literacy that can strengthen and weaken the influence of lifestyle on consumer behavior, when a person's lifestyle is high but is not followed by a lot of knowledge about financial literacy, it will strengthen the influence of lifestyle on consumer behavior. Likewise, if someone has a low lifestyle but is followed by knowledge about financial literacy, then with all their knowledge abilities they will try not to behave consumptively (Himatia, 2019).

Financial literacy is the ability of each person to assess information and make effective decisions about how they manage and use their money. Financial literacy is closely related to financial management, the more people know about finance, the better they manage their finances (Mellisa & Rosmida, 2023).

Other studies, placing financial literacy as an independent variable, such as research conducted by Rahma et al., (2022), explain that financial literacy has a significant positive effect on consumer behavior. This is in line with research conducted by Dilasari (2020), which in his research explains that financial literacy has a positive effect on consumer behavior. However, there is also research that states that financial literacy has a negative effect on consumer behavior. In the research of Rodiyah & Margunani (2018), whose research results stated that financial literacy has a negative effect on consumer behavior. And other studies also stated the same thing as in the research of Jaenah et al., (2018), whose research results stated that financial literacy has a negative effect on consumer behavior. Research by Yasin'ta & Sandy Arief (2017), also from the results of their research that there is a negative influence on financial literacy on consumer behavior. And there is also research in Pulungan & Febriaty (2018), whose research stated that financial literacy has a negative effect on consumer behavior.

## **3. RESEARCH METHODS**

This study subjects a number of people, especially Generation Z in Samarinda who use paylater services or have used paylater before. This area was chosen because Samarinda is one of the big cities in East Kalimantan and has a large population of Generation Z and a growing economy. This method is carried out to determine the good and bad impacts of paylater on its users.

The type of research used in this study is quantitative research using a questionnaire survey method. The survey approach is a method of collecting primary data by giving questions to respondents. The survey method was chosen because it allows researchers to obtain accurate and representative data from the population being studied. This study requires data collection from a sample of the generation Z population of Samarinda city.

The sampling technique used is purposive sampling, which is random sampling from the Generation Z population in Samarinda City who use paylater or have used paylater services before.

Because the population size is unknown, a sampling technique using purposive sampling was used. The number of respondent in this study was 200 respondent and using partial least square analysis technique, and processed by using SmartPLS

software. Respondent criteria are generation Z born between 1997-2012 who have previously used paylater services.

According to Siyoto & Sodik (2015) descriptive analysis is used to analyze data by describing or describing the data that has been collected without making broad conclusions. This descriptive analysis is presented in the form of presentations, tables, graphs, diagrams, and so on. For example, maximum and minimum values can help in finding research data.

The data collection technique used in this study was a questionnaire. Sugiyono (2015), Questionnaires are data collection techniques carried out by giving a set of written questions or statements to respondents to answer. The questionnaire will be distributed in the form of a google form arranged on a Likert scale. In its implementation, respondents will be asked to agree or disagree with the contents of the questionnaire.

Table 1.

<b>Respondent Answer</b>	<b>Score</b>
Strongly Agree	5
Agree	4
Neutral	3
Disagree	2
Strongly Disagree	1

(Source: Sugiyono, 2015)

This study uses data analysis using application by PLS-SEM data or partial least square structural equation modelling. In testing, the data is used as follows:

1. Measurement Model Test (Outer Model)

The outer model analysis of PLS-SEM is a measurement model that tests the validity and reliability of predictors or research instrument items to measure latent variables (Syahrir et al., 2020). The test was carried out on the outer model, with each reflection indicator measured by:

a) Validity Test

Convergent validity occurs if the scores obtained from two different instruments that measure the same construct have a high correlation (Abdillah & Jogiyanto, 2019). Convergent validity is related to the principle that the measures of a construct should be highly correlated. The convergent validity test of reflective indicators can be seen based on the value of the loading factor parameter (correlation between item scores/component scores). The rule of thumbs value on the loading factor is said to be high if it is  $>0.7$ . Average Variance Extracted (AVE) is used to evaluate convergent validity. The AVE value must be more than 0.50. Discriminant validity on reflective indicators is assessed with the cross loading parameter. The rule of thumbs value on the cross loading must be  $>0.7$  in each variable or with the root parameter Average Variance Extracted (AVE)  $>$  latent variable correlation. Discriminant validity ensures that the concept of each latent variable is different from other variables. A good model if the loading factor value is greater than the value of other indicators.

b) Reliability

The accuracy of a construct can be measured through a reliability test, there are two methods including composite reliability and Cronbach's alpha. The rule of thumb value for composite reliability is  $>0.7$  and Cronbach's alpha  $>0.6$ .

The following is the design of a measurement model using Smart PLS software.

## 2. Structural Model Test (Inner Model)

Specification of the relationship between latent variables (structural model), also called the inner relation which describes the relationship between latent variables based on the substantive theory of the study. In evaluating the model structure in this study, the path coefficient and coefficient of determination were used.

### b) Hypothesis Testing (bootstrapping)

Hypothesis testing through t-test using PLS is carried out using the bootstrapping method on the sample. The basis used in direct testing is the image output or the values contained in the output path coefficients and specific indirect effects.

(i) if the t-statistic is higher than the t-table, it means the hypothesis is accepted, and vice versa. The criteria for accepting or rejecting the hypothesis are  $H_a$  is accepted and  $H_0$  is rejected if the t-statistic is  $> 1.95$ ; (ii) in hypothesis testing in PLS it can be seen from the p-value, if the p-value  $< 0.05$  is obtained then it can be said to be significant, but if the p-value is  $> 0.05$  then it is not significant.

## 4. RESULTS AND DISCUSSION

### 4.1 Outer Model

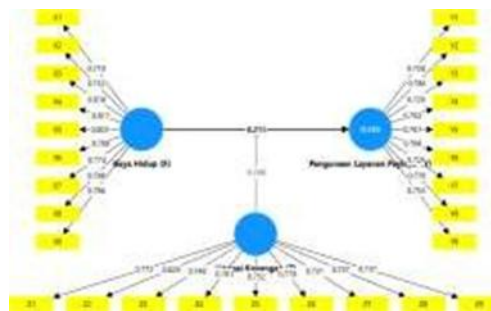


Figure.1

The outer model diagram above illustrates the relationship between the variables Lifestyle (X), Financial Literacy (M), and Use of Paylater Services (Y) which shows that the outer loading value for each variable is above the threshold of 0.7 ( $> 0.7$ ). This shows that each item in the variables has a fairly strong correlation with the construct being measured, so it can be said that the variable is valid. This validity is important because it ensures that each variable consistently measures the intended construct. In other words, an outer loading value of  $> 0.7$  indicates that the contribution of the variable in explaining the latent variable is very good, so that the variables used in this study are able to measure accurately and precisely.

### a) Convergent Validity

The results of convergent validity can be observed based on the loading factor values, where a research variable is considered valid if it has a value greater than 0.7. If a value is below 0.7, the research variable is deemed invalid and must be eliminated from the study (Hair et al., 2019). The following are the outer loading results of the study.

Table 2.

Indikator	Lifestyle(X)	Financial Literacy (M)	Paylater Services (Y)	Financial Literacy (M) x Lifestyle (X)
X1	0,719			
X2	0,732			
X3	0,816			
X4	0,817			

<b>X5</b>	0,802	
<b>X6</b>	0,788	
<b>X7</b>	0,774	
<b>X8</b>	0,798	
<b>X9</b>	0,796	
<b>Y1</b>		0,728
<b>Y2</b>		0,786
<b>Y3</b>		0,720
<b>Y4</b>		0,793
<b>Y5</b>		0,781
<b>Y6</b>		0,706
<b>Y7</b>		0,725
<b>Y8</b>		0,770
<b>Y9</b>		0,753
<b>M1</b>		0,775
<b>M2</b>		0,829
<b>M3</b>		0,748
<b>M4</b>		0,761
<b>M5</b>		0,752
<b>M6</b>		0,779
<b>M7</b>		0,731
<b>M8</b>		0,757
<b>M9</b>		0,737
<b>Financial Literacy (M) x Lifestyle (X)</b>		1,000

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Based on the outer loading, it can be seen that the variables Lifestyle (X), Financial Literacy (M), and Use of Paylater Services (Y) have outer loading values greater than 0.7. This indicates that each variable in the variable has met the requirements for convergent validity. Convergent validity refers to how well a set of variables that are supposed to measure the same construct actually correlate with each other. When the outer loading value is above 0.7, this indicates that the indicator variable has sufficient power to explain the latent variable it represents.

The next test to assess discriminant validity is to look at the Heterotrait-Monotrait Ratio (HTMT) value which must be less than 0.9 to be said to meet the requirements (Hair, 2019), the following are the HTMT results obtained:

Table 3.

Variable	Lifestyle (X)	Financial Literacy (M)	Paylater Services (Y)	Financial Literacy (M) x Lifestyle (X)
<b>Gaya Hidup (X)</b>				
<b>Literasi Keuangan (M)</b>	0,623			
<b>Pengunaan Layanan Paylater (Y)</b>	0,496	0,635		
<b>Literasi Keuangan (M) x Gaya Hidup (X)</b>	0,430	0,538	0,210	

Based on the table above, it can be seen that all variables, namely Lifestyle (X), Financial Literacy (M), and Use of Paylater Services (Y), have a Heterotrait-Monotrait Ratio (HTMT) value of less than 0.9. This indicates that these variables have met the requirements for discriminant validity testing based on the HTMT criteria. HTMT is a method used to test discriminant validity by comparing the average correlation between variables from different constructs (heterotrait) with the average correlation between variables from the same construct (monotrait). When the HTMT value is below the threshold of 0.9, this indicates that the variables in the research model do not overlap significantly, which means they measure different concepts well.

b). Composite Reliability

The composite reliability value can be accepted if the Cronbach alpha value and the composite reliability value are > 0.7 so that it is said to have a good and high reliability value (Hair Jr et al., 2021). Table: Reliability Test Results

Table 4.

Variable	Cronbach's Alpha	Composite Reliability (rho_c)
<b>Lifestyle (X)</b>	0,921	0,934
<b>Financial Literacy (M)</b>	0,911	0,926
<b>Paylater Services(Y)</b>	0,904	0,921

Based on the table above, it can be seen that all variables, namely Lifestyle (X), Financial Literacy (M), and Use of Paylater Services (Y) have met the reliability criteria with Cronbach's Alpha and Composite Reliability values above 0.7. This shows that the research variables used have good and high reliability. Cronbach's Alpha is a measure of the internal consistency of a variable, which indicates how well the variables - indicators in one variable correlate with each other. A Cronbach's Alpha value > 0.7 indicates that the variable has strong consistency, where each variable consistently measures the same concept. This means that the variables used can be relied on to provide stable and consistent results in various measurements.



#### 4.2 Inner Model

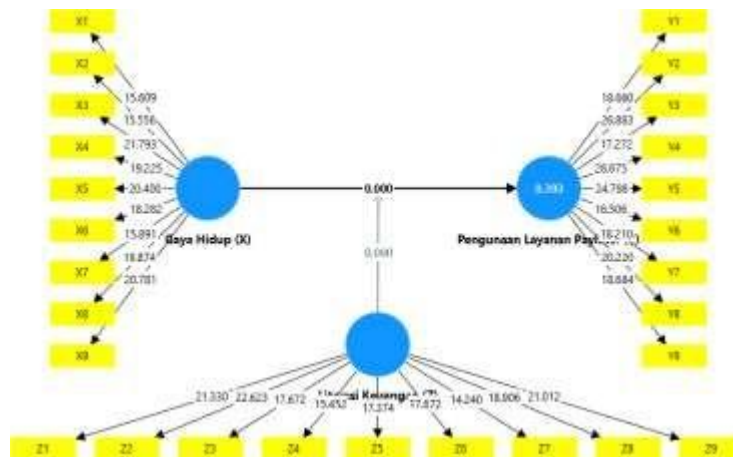


Figure 2.

In the diagram, the Lifestyle variable (X) acts as an exogenous variable, which directly influences the endogenous variable of PayLater Service Use (Y). In addition, the Financial Literacy variable (M) acts as a moderating variable that strengthens the relationship between Lifestyle and PayLater Service Use. This relationship illustrates how financial literacy can strengthen the influence of lifestyle on the decision to use PayLater services. This inner model helps identify and evaluate the direct and indirect influences between latent variables, which are important in data-based decision making.

#### a) R Square

R-Square and Adjusted R-Square are used to assess how well the regression model can explain the variability in the dependent variable, which in this case is the Use of Paylater Services (Y). Here are the details:

The R-Square value measures the proportion of variability in the dependent variable (Use of Paylater Services (Y)) that can be explained by the independent variables (Lifestyle (X) and Financial Literacy (M)). In this case, the R-Square of 0.393 indicates that 39.3% of the variability in the Use of Paylater Services (Y) can be explained by the independent variables in the model. This means that this model explains about 39.3% of the change in the dependent variable (Y).

Adjusted R-Square:

However, to provide a more accurate picture of how well the model can explain the variability in the dependent variable, we must consider the Adjusted R-Square. Adjusted R-Square corrects the R-Square by taking into account the number of variables used in the model. This is important because adding more variables, even if they are irrelevant, can artificially increase the R-Square value. The Adjusted R-Square value of 0.384 indicates that, after considering the number of variables in the model, about 38.4% of the variability in the Use of Paylater Services (Y) can be explained. This value is slightly lower than R-Square, which reflects that this model is not significantly influenced by irrelevant variables.

R-Square and Adjusted R-Square Values:

Variabel Dependen	R-Square	R-Square
Adjusted Paylater services (Y)	0,393	0,384

Figure 3.

In other words, this model is adequate enough to explain the variability in the Use of Paylater Services (Y), even though there are other variables that have not been explained by the independent variables used.

b) F Square

The F-Square Effect Size table shows the effect size of the independent variables on the dependent variables in the model. The Influence of Lifestyle (X) on the Use of Paylater Services (Y) has an F-Square value of 0.048, indicating a small influence of lifestyle on the use of the service. Meanwhile, Financial Literacy (Z) has a greater influence with an F-Square value of 0.301, indicating a significant contribution of financial literacy in explaining variations in the use of paylater services. The interaction between Financial Literacy (Z) x Lifestyle (X) on the Use of Paylater Services (Y) shows an F-Square value of 0.035, reflecting a small but still relevant influence. Overall, financial literacy makes a greater contribution to influencing the use of paylater services compared to lifestyle, although the interaction of the two also plays a role, albeit on a smaller scale.

Table 5.

Effect	Effect Size
Direct Effect (X to Y)	0,048
Indirect Effect (M moderated X to Y)	0,035

F Square is used to see the relative impact of an independent variable on the dependent variable. If the F-Square value is 0.02, there is a small effect of the independent variable on the dependent, and if the F-square value is 0.15, there is a moderate effect of the independent variable on the dependent variable and if the F-square value is 0.35, there is a large effect of the independent variable on the variable (Hair Jr et al., 2021). Below are the F-square values of each variable in this study:

Table 6.

Variable	Lifestyle (X)	Financial Literacy (M)	Paylater Services (Y)	Financial Literacy (M) x Lifestyle (X)
Lifestyle (X)			0,048	
Financial Literacy (M)			0,301	
Paylater Services (Y)				
Financial Literacy (M) x Lifestyle (X)			0,035	

c) Hypothesis Testing

The condition for a hypothesis to be accepted is if it has a T-Statistic value  $> 1.96$  and a P-Value  $< 0.05$ , otherwise the hypothesis is rejected (Hair Jr et al., 2021). The following are the results of the hypothesis testing:

Table 7.

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T-Statistics ( O/STDEV )	P-Values
Lifestyle (X) → Paylater Services (Y)	0.211	0.216	0.058	3.625	0.000
Financial Literacy (M) × Lifestyle (X) → Paylater Services (Y)	0.108	0.110	0.026	4.090	0.000

The hypothesis test results table shows the relationship between the variables in the research model. For the first hypothesis, the relationship between Lifestyle (X) and Use of Paylater Services (Y) has an original sample value (O) of 0.211, with t statistics of 3.625 ( $> 1.96$ ) and a p-value of 0.000 ( $< 0.05$ ). A p-value smaller than 0.05 indicates that this relationship is very significant, so the first hypothesis is accepted.

Furthermore, for the second hypothesis which tests the effect of the interaction between Financial Literacy (M) and Lifestyle (X) on the Use of Paylater Services (Y), the analysis results show an original sample value (O) of 0.108, with t statistics of 4.090 ( $> 1.96$ ) and a p-value of 0.000 ( $< 0.05$ ). These results indicate that the interaction between these two variables has an effect on the use of paylater services. Thus, both hypotheses in this model are accepted, indicating the relationship between the variables tested.

## CONCLUSION

This study aims to empirically assess the influence of lifestyle on the use of paylater services moderated by financial literacy. This study applies quantitative methods as the main method. In the data collection process, the instrument used is a questionnaire distributed to the population sample online via gform. The respondents of this study were generation Z people in the Samarinda area. For the first hypothesis, this study shows that there is a positive relationship between lifestyle and the use of paylater services. These results indicate that the lifestyle of generation Z has a positive effect on the use of paylater services. For the second hypothesis, based on hypothesis testing, the results show that the financial literacy variable moderates lifestyle on the use of paylater services in generation Z in Samarinda. In other words, financial literacy functions as a moderator that can weaken the positive influence of lifestyle on the use of paylater. Financial literacy refers to an individual's understanding of personal financial management and includes skills and knowledge related to financial concepts.

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