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The Influence of Impulsive Buying Behavior, Self-Control, Lifestyle, and Religiosity on Paylater Usage in Generation Z

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ABSTRACT

Objective: *This study aims to analyze the influence of impulsive buying behavior, self-control, lifestyle, and religiosity on the use of paylater among Generation Z students at Muhammadiyah University of Sidoarjo.* ***Method:*** *The research method employed a quantitative approach with a sample of 100 respondents determined using the Slovin formula and simple random sampling. Data were analyzed using multiple linear regression.* ***Results:*** *The results indicate that impulsive buying behavior, self-control, and lifestyle have a positive and significant effect on paylater usage, while religiosity has a negative and significant effect. An R-squared value of 0.558 indicates that the independent variables explain 55.8% of the variation in paylater usage. Validity and reliability tests showed that all instruments are suitable for use. In conclusion, psychological factors and lifestyle predominantly influence paylater usage, while religiosity suppresses its use.* ***Novelty:*** *The implications of this study are expected to serve as a basis for evaluating the use of digital financial services for both users and paylater service providers in Indonesia in the future.*

INTRODUCTION

The development of financial technology in Indonesia has introduced new payment innovations known as paylater or Buy Now, Pay Later (BNPL) [1]. This service allows users to purchase goods or services first and pay for them at a later date [1]. Various paylater services are currently available across multiple applications and digital platforms such as gopaylater, shopee, kredivo, akulaku, traveloka, home credit, indodana, and BRI ceria [2]. The high number of such service providers indicates that paylater has experienced rapid growth and has been widely utilized by the public. In a financial context, the use of paylater inherently creates future payment obligations that need to be properly managed so as not to disrupt an individual's financial condition [3].

Furthermore, the majority of paylater users come from Generation Z and millennials [4]. The high usage of paylater is driven by ease of access, fast activation processes, and the flexibility of payment methods offered [5]. The use of paylater among students or Generation Z is also increasing due to various digital promotions, such as interest-free installments, discounts, and transaction convenience on e-commerce platforms with which they are familiar. However, this increased usage is often not matched by adequate financial literacy. Many students lack awareness of the financial risks of using paylater, such as late fees, penalties, and excessive limit usage, which can impact their long-term financial condition [6]. If not managed wisely, paylater usage can affect personal cash flow and increase expenditure burdens in subsequent periods. This condition indicates that paylater usage is not only related to consumptive behavior but also to how a person manages their finances and financial responsibilities [3]. For Generation Z, the use of paylater without self-control can lead to excessive shopping habits, dependency on digital installments, and difficulties in managing personal finances. Therefore, research on paylater usage among Generation Z is important to understand financial behavior in the digital era and to identify the factors influencing it, particularly regarding personal financial management among students.

The transaction convenience offered by paylater services drives changes in the consumption behavior of Generation Z in online shopping. Impulsive buying behavior becomes an important variable in this study because it is directly related to paylater usage. Generation Z is easily influenced by digital promotions such as massive discounts, flash sales, and free shipping on e-commerce platforms, which encourage sudden purchasing decisions [7]. In addition, the "buy now, pay later" feature makes individuals feel capable of purchasing items even when they do not have available funds, thereby strengthening impulsive buying behavior [8]. These conditions indicate that impulsive buying behavior can increase paylater usage as a payment alternative among Generation Z [9].

In impulsive buying behavior, self-control relates to an individual's ability to resist suddenly emerging shopping urges. The ease of paylater use often prompts students to shop directly without much consideration. Students with low self-control are generally more easily tempted due to the fast and practical paylater process, resulting in more frequent usage [10]. Students with good self-control tend to be more cautious in using paylater because they are able to consider various risks that may arise, such as interest burdens, late penalties, and financial capacity to settle payments [7].

Aside from psychological factors, lifestyle in the digital era also influences paylater usage among Generation Z. This generation tends to prefer everything that is practical, fast, and instant. The habit of using technology in daily life, especially when shopping online, makes paylater considered an easy payment method that aligns with the modern lifestyle [11]. On the other hand, an increasingly consumptive lifestyle and the drive to follow social trends encourage Generation Z to utilize paylater so they can still purchase desired items without having to pay immediately [12]. Thus, lifestyle has an influence on paylater usage among Generation Z.

Besides psychological and social factors, religiosity is also very important. This is because an individual's religious beliefs can influence attitudes and considerations when making decisions about matters important to them. Highly religious individuals are more cautious, as they consider ethics and religious beliefs before using digital credit services like paylater [10]. However, under certain conditions, an individual may still use paylater if the service is perceived as not contradicting religious values, for example by making timely payments so as not to incur interest [11]. Thus, religiosity can strengthen or weaken paylater usage, depending on an individual's perception of the service's compatibility with their adhered values.

Paylater usage represents an internal drive within an individual to try and utilize this digital credit service to meet daily needs and desires [9]. This decision is influenced by several interrelated factors: psychological factors in the form of impulsive buying behavior and self-control, social factors in the form of lifestyle, and moral factors in the form of religiosity, which interact to shape the financial behavior of Generation Z [13]. Therefore, this study is important to determine how these factors influence paylater usage among Generation Z students, particularly in managing personal finances in the digital era.

The usage of Paylater or Buy Now Pay Later (BNPL) services is currently increasing, especially among Generation Z who are accustomed to a practical and fast-paced lifestyle. The ease of accessing services and instant transaction processes make paylater frequently used, even without careful planning. This condition can encourage consumptive behavior, making impulsive buying behavior one of the factors that needs attention. Several studies in Indonesia between 2020–2025 show that impulsive buying behavior affects paylater usage. This occurs because individuals tend to make spontaneous purchases without considering financial planning, making paylater seem to simplify the transaction process [14]. Impulsive buying behavior affects paylater usage in Generation Z because ease of access and payment flexibility encourage individuals to shop more spontaneously [15]. On the other hand, paylater usage is influenced not only by the urge to shop spontaneously, but also by an individual's ability to control themselves. Self-control plays an important role in wiser financial management, enabling individuals to avoid unplanned expenditures [16]. This indicates that the ability to control oneself is a crucial factor in determining how individuals make financial decisions. Self-control affects paylater usage in Generation Z, where individuals with good self-control tend to be more selective and less easily driven to use the service [17]. Beyond internal factors, paylater usage is also influenced by an individual's lifestyle. A lifestyle that tends to follow trends, prioritizes practicality, and is oriented toward fulfilling desires can drive someone to be more consumptive. Lifestyle affects paylater usage, where the higher the tendency toward a consumptive lifestyle, the greater a person's urge to utilize paylater to fulfill their needs and desires [14]. In addition to driving factors, paylater usage is also influenced by limiting factors, one of which is religiosity [18]. Religiosity relates to the extent to which a person understands and applies religious values in their life, including in making financial decisions. Religiosity affects paylater usage, where the higher a person's level of religiosity, the more cautious they tend to be, thereby reducing paylater usage due to the consideration of religious values [19]. This aligns with research finding that religiosity affects paylater usage, making religiosity one of the factors influencing a person's decision to use the service [20]. Although previous studies have discussed impulsive buying behavior, self-control, lifestyle, and religiosity in paylater usage, the results of these studies still show varied findings, particularly regarding the religiosity variable. Furthermore, most studies still test these variables separately, thus failing to provide a complete picture of how these four factors play a role together in influencing the decision to use paylater among Generation Z. Based on this gap, this study offers novelty by testing impulsive buying behavior, self-control, lifestyle, and religiosity simultaneously to provide a more comprehensive picture of paylater usage among Generation Z.

This study uses the Theory of Planned Behavior (TPB) because this theory explains that individual behavior is the result of attitudes toward behavior, subjective norms, and perceived behavioral control [21]. Within the TPB framework, impulsive buying behavior reflects attitudes toward behavior—namely, an individual's evaluation of consumption activity as enjoyable and easy to perform, thereby encouraging paylater usage as a payment method [22]. Self-control relates to perceived behavioral control, indicating the extent to which individuals are able to resist consumption urges and manage individual financial risks from paylater usage. Individuals with high self-control tend to be more cautious in using paylater, whereas low self-control increases the tendency to use the service [23]. Meanwhile, lifestyle reflects subjective norms formed from social environments and digital culture. A consumptive lifestyle and trend-following among Generation Z can normalize paylater usage as part of daily activities [24]. On the other hand, religiosity acts as an internal control based on religious values in guiding individual behavior; thus, within the Theory of Planned Behavior framework, religiosity can be linked to perceived behavioral control that encourages individuals to be more cautious, avoid excessive consumptive behavior, and limit paylater usage [25]. Therefore, TPB is used in this study because it can comprehensively explain the relationship between impulsive buying behavior, self-control, lifestyle, and religiosity in shaping paylater usage among Generation Z.

In this study, the problem formulation focuses on the factors influencing paylater usage among Generation Z. The research problem formulation is: "Does the influence of impulsive buying behavior, self-control, lifestyle, and religiosity affect paylater usage among Generation Z?".

This study aims to determine the influence of impulsive buying behavior, self-control, lifestyle, and religiosity on paylater usage among Generation Z. Through this research, it is expected to identify the factors influencing paylater service usage, serving as a consideration for the public to be wiser and more cautious in using loan services in the modern era.

This study provides theoretical contributions by enhancing understanding regarding paylater service usage among Generation Z through the simultaneous testing of impulsive buying behavior, self-control, lifestyle, and religiosity, which distinguishes it from previous studies that tended to examine these variables separately [26]. Practically, this study can assist paylater service providers in improving user financial management features through spending limit notifications (warnings when nearing credit limits), impulsive shopping reminders (encouraging thought before checkout), financial risk information (impact of penalties and accumulating bills), and guidance according to religious teachings (usage must be paid on time to avoid usury) [27]. Thus, this study helps explain the role of psychological, social, and individual value factors in influencing paylater usage among Generation Z [28].

HYPOTHESIS DEVELOPMENT

The Influence of Impulsive Buying Behavior on Paylater Usage

Impulsive buying behavior portrays an individual's tendency to make spontaneous purchases without prior planning, usually driven by emotional urges and the convenience offered in the transaction process. Furthermore, impulsive buying behavior is characterized by an individual's difficulty in resisting shopping desires, causing individuals to prioritize momentary satisfaction over considering long-term impacts [29]. In the e-commerce environment, comfort, speed, and transaction convenience often lead individuals to make quick purchasing decisions without considering long-term impacts [30]. Based on the Theory of Planned Behavior (TPB), an individual's shopping intention is influenced by attitudes toward spontaneous purchasing behavior and the individual's perception of their ability to control that behavior. Shopping intention originates from a favorable attitude toward sudden shopping and a positive view of paylater ease of use [21]. Research results indicate a positive and significant effect on the decision to use paylater [31]. This aligns with research results stating that impulsive buying behavior has a positive effect on paylater usage among Generation Z [14], [15]. Thus, a positive relationship exists between impulsive buying behavior and paylater usage, where spontaneous purchasing urges drive paylater usage without mature financial planning. Based on the above description, the authors formulate the following hypothesis:

- **H1:** Impulsive Buying Behavior Has a Positive Effect on Paylater Usage.

The Influence of Self-Control on Paylater Usage

Self-control is an individual's ability to resist urges, desires, and emotions when making decisions, including in paylater usage. Individuals with low self-control tend to be easily tempted to shop spontaneously without considering financial conditions. Conversely, individuals with high self-control are able to delay desires, consider risks, and think about financial consequences before using paylater. Self-control acts as a financial behavior control mechanism, where individuals with strong self-control are able to limit paylater service usage so it does not lead to excessive consumptive behavior [32]. According to the Theory of Planned Behavior (TPB), self-control relates to an individual's perceived behavioral control—in this case, the belief that one can control how to use paylater and other financial transactions [21]. Self-control has a positive and significant effect on paylater usage among Generation Z [33], [16]. Other studies also indicate that self-control has a positive and significant effect on paylater usage [17]. Thus, the direction of the relationship between self-control and paylater usage tends to be positive. Individuals capable of good self-control tend to use paylater more wisely, considering their needs and financial condition. Based on the above explanation, the following hypothesis is formulated:

- **H2:** Self-Control Has a Positive Effect on Paylater Usage.

The Influence of Lifestyle on Paylater Usage

An individual's lifestyle is a reflection of behaviors, habits, and decisions made during daily activities, such as shopping and using paylater. Individuals with a consumptive and trend-following lifestyle are more inclined to use paylater as a way to fulfill needs and desires, especially when expenditures do not match income and paylater is viewed as a solution. Lifestyle affects paylater usage, where individuals with a consumptive lifestyle tend to choose practical and flexible payment methods [34]. The more consumptive a person's lifestyle, the greater their tendency to utilize paylater in making purchases [35]. Thus, it can be concluded that a consumptive lifestyle can increase paylater usage as an alternative payment method. According to the Theory of Planned Behavior (TPB), lifestyle relates to subjective norms, which are the impacts of social environments and digital culture on individual actions. If individuals follow trends or are consumptive, they can make paylater a habit in daily life [21]. Results from a study indicate that lifestyle provides a positive and significant effect on paylater usage by Generation Z [18], [14]. Other research also shows that lifestyle has a positive and significant effect on the purchasing decisions of paylater users [36]. Therefore, a consumptive lifestyle tends to increase paylater usage in fulfilling daily needs and desires, and the relationship between lifestyle and paylater usage tends to be positive. Based on the above explanation, the following hypothesis is formulated:

- **H3:** Lifestyle Has a Positive Effect on Paylater Usage.

The Influence of Religiosity on Paylater Usage

Religiosity reflects the level of obedience, values, and actions of an individual in daily life, including in financial decision-making and transaction activities. In this case, individuals consider aspects of lawfulness (halal status), views on debt, and the moral consequences of paylater usage. Religiosity affects paylater usage, where religious values serve as considerations in determining decisions to use the service [37]. Religiosity, including understanding regarding usury (riba), influences individual attitudes in using paylater [38]. This means individuals not only consider ease of use, but also examine whether the service aligns with their believed religious values. According to the Theory of Planned Behavior (TPB), religiosity acts as an internal control based on religious values in guiding individual behavior. In this theory, religiosity can be linked to perceived behavioral control that encourages individuals to be more cautious, avoid excessive consumptive behavior, and use paylater more wisely [21]. Previous research shows that religiosity has a negative and significant effect on paylater usage [19]. These findings differ from other studies that found a positive and significant effect of religiosity on paylater usage [39], [40]. Although there are differences in research results, generally the direction of the relationship between religiosity and paylater usage tends to be positive. This indicates that individuals with higher levels of religiosity may still use paylater, but tend to consider values, responsibilities, and financial capacity in its usage. Based on the above explanation, the following hypothesis is formulated:

- **H4:** Religiosity Has a Positive Effect on Paylater Usage.

Conceptual Framework

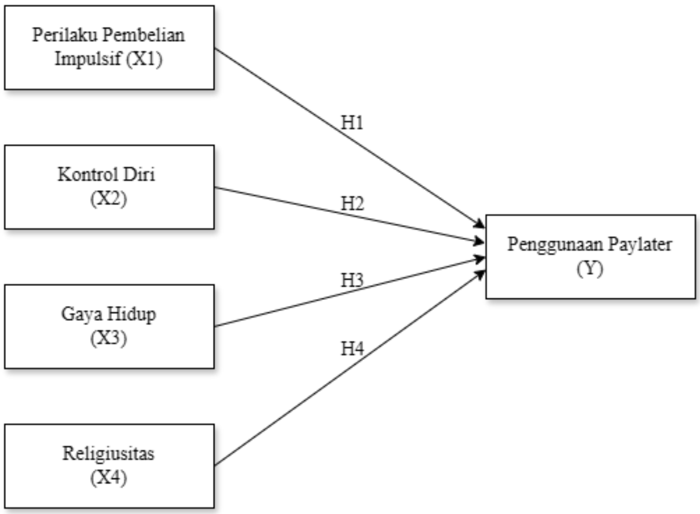

Figure 1. Conceptual Framework

METHODOLOGY

Type of Research

This study uses a quantitative method, which is a research method emphasizing data processing in the form of numbers to analyze relationships between variables and test established hypotheses [41]. Data analysis in this study was conducted using Statistical Package for the Social Sciences (SPSS) software version 26.

Data Sources and Types of Data

Data sources represent the parties or objects from which research data are obtained. The type of data used in this study is quantitative data obtained directly from respondents as primary data sources. Data collection was carried out through online questionnaire distribution using Google Forms to active students of Universitas Muhammadiyah Sidoarjo [41].

Table 1. Likert Scale Measurement.

Scale	Code	Score
Strongly Agree	SS	4
Agree	S	3
Disagree	TS	2
Strongly Disagree	STS	1

Population and Sample

Population can be defined as the entire subject or object possessing specific characteristics chosen by researchers to be studied, allowing conclusions to be drawn from the research results [41]. Based on available academic data, the number of active students at Universitas Muhammadiyah Sidoarjo is 13,490 students. Therefore, the sample drawn from the existing population must represent the population as a whole. The sample in this study consists of active students of Universitas Muhammadiyah Sidoarjo whose population size is known. For this reason, in calculating the sample size, researchers used the Slovin formula [42]:

$$n = \frac{N}{1 + Ne^2}$$

Where:

- N = Total Population
- e = Error tolerance level of 10%
- n = Total Sample

Thus, the calculated sample size used in this study is as follows:

$$n = \frac{13.490}{1 + 13.490(0.1)^2} = \frac{13.490}{135.9} = 99.26$$

In this study, the error tolerance level used by researchers is 10% or 0.1. Based on calculations using the Slovin formula, a sample size of 99.26 respondents was obtained, which was then rounded up to 100 research respondents.

This study uses probability sampling, where each member of the population has an equal opportunity to be chosen as a research sample. The sampling method used is simple random sampling, which is sample selection conducted randomly and easily without considering specific differences or tiers within the population [43].

Table 2. Respondent Characteristics.

Demography	Frequency	Percentage
Gender		
Male	42	42.00%
Female	58	58.00%
Age		
18 - 20 years old	47	47.00%
21 - 23 years old	47	47.00%
24 - 26 years old	6	6.00%

Operational Definition and Variable Measurement

Variable operational definitions are everything established by researchers to be studied with the aim of obtaining information that can then be concluded [41]. This study uses four independent variables: impulsive buying behavior (X_1), self-control (X_2), lifestyle (X_3), and religiosity (X_4), which affect the dependent variable: intention to use paylater (Y). Each variable is measured using indicators compiled in a questionnaire instrument with a Likert scale.

Table 3. Variable Indicators.

Variable	Operational Definition	Indicator	Source
Impulsive Buying Behavior (X_1)	Impulsive buying behavior is the act of buying suddenly due to momentary urges without considering consequences, often triggered by promotions or attractive offers.	• Spontaneous purchase • Hasty purchase ignoring consequences • Influence of promotions and attractive offers	[14], [15]
Self-Control (X_2)	Self-control is an individual's ability to resist momentary urges, maintain self-	• Control of momentary urges	[16], [17]

Variable	Operational Definition	Indicator	Source
	discipline, and make conscious and controlled decisions.	• Self-discipline • Decision making	
Lifestyle (X_3)	Lifestyle is a pattern of activities, interests, and opinions of an individual reflected in how they live their daily lives.	• Activities • Interests • Opinions	[14]
Religiosity (X_4)	Religiosity is the level of belief, understanding, experience, and individual commitment in practicing religious teachings in daily life.	• Belief • Understanding • Experience • Religious commitment	[20], [19]
Paylater Usage (Y)	Paylater usage is the level of paylater utilization reflected in duration of use, ease of operation, and user satisfaction in transacting.	• Duration of paylater use • Ease of operation • Usage satisfaction	[44]

Data Analysis Techniques

Validity Test

The validity test is used to determine whether questionnaire statement items are capable of measuring the variables studied. Validity testing is conducted by comparing the correlation value between each indicator's score and the total variable score using Pearson correlation. An indicator is declared valid if the calculated r value $>$ r table at a significance level of 0.05 (5%), making the item eligible for use in research [45].

Reliability Test

The reliability test is used to measure a questionnaire that serves as an indicator of a variable. A questionnaire is declared dependable or reliable if respondent answers to statements are consistent over time and yield a Cronbach's Alpha value $>$ 0.70 [41].

Hypothesis Testing

This study uses regression analysis, which is one method to find causal relationships between independent and dependent variables.

Multiple Linear Regression Analysis

Multiple linear regression analysis is used to determine the effect of independent variables—comprising impulsive buying behavior (X_1), self-control (X_2), lifestyle (X_3), and religiosity (X_4)—on the dependent variable, namely paylater usage (Y) [46]. This study uses the following formula:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 - b_4X_4 + e$$

Where:

- Y = Dependent variable
- a = Constant
- b_1, b_2, b_3, and b_4 = Regression coefficients of each variable
- X_1, X_2, X_3, and X_4 = Independent variables
- e = Standard error

T-Test

The t-test is used to observe the effect of each independent variable on the dependent variable separately. Testing criteria state that if the significance value $<$ 0.05 and the direction of the independent variable's regression coefficient aligns with the predicted hypothesis direction, then H_0 is rejected and H_α is accepted [41].

Coefficient of Determination (R^2)

The coefficient of determination (R^2) is used to measure how much the independent variables in the multiple linear regression model can explain variations or changes occurring in the dependent variable. The R^2 value ranges from 0 to 1, where approaching 1 means the independent variables can explain almost all variations of the dependent variable, while lower values mean most variations of the dependent variable are explained by factors outside the regression model studied [46].

RESULTS AND DISCUSSION

Validity Test

Validity testing is conducted to ensure whether the questionnaire used is proper and appropriate for research. In this study, researchers used SPSS 26 software to test whether each statement item in the questionnaire was valid. The validity test results for the five variables—impulsive buying behavior, self-control, lifestyle, religiosity, and paylater usage—are presented below.

Table 4. Validity Test Results.

Variable	Item	R Count	R Table	Description
Impulsive Buying Behavior (X_1)	X1.1	0.691	0.195	Valid
	X1.2	0.692	0.195	Valid
	X1.3	0.674	0.195	Valid
	X1.4	0.625	0.195	Valid
	X1.5	0.736	0.195	Valid
	X1.6	0.631	0.195	Valid
	X1.7	0.626	0.195	Valid
	X1.8	0.729	0.195	Valid
	X1.9	0.671	0.195	Valid
Self-Control (X_2)	X2.1	0.731	0.195	Valid
	X2.2	0.616	0.195	Valid
	X2.3	0.745	0.195	Valid
	X2.4	0.759	0.195	Valid
	X2.5	0.534	0.195	Valid
	X2.6	0.698	0.195	Valid
	X2.7	0.627	0.195	Valid
	X2.8	0.673	0.195	Valid
	X2.9	0.602	0.195	Valid

Variable	Item	R Count	R Table	Description
Lifestyle (X_3)	X3.1	0.597	0.195	Valid
	X3.2	0.701	0.195	Valid
	X3.3	0.682	0.195	Valid
	X3.4	0.622	0.195	Valid
	X3.5	0.723	0.195	Valid
	X3.6	0.651	0.195	Valid
	X3.7	0.618	0.195	Valid
	X3.8	0.679	0.195	Valid
	X3.9	0.754	0.195	Valid
Religiosity (X_4)	X4.1	0.647	0.195	Valid
	X4.2	0.605	0.195	Valid
	X4.3	0.511	0.195	Valid
	X4.4	0.556	0.195	Valid
	X4.5	0.547	0.195	Valid
	X4.6	0.609	0.195	Valid
	X4.7	0.546	0.195	Valid
	X4.8	0.619	0.195	Valid
	X4.9	0.486	0.195	Valid
Paylater Usage (Y)	Y.1	0.647	0.195	Valid
	Y.2	0.513	0.195	Valid
	Y.3	0.582	0.195	Valid
	Y.4	0.653	0.195	Valid
	Y.5	0.542	0.195	Valid
	Y.6	0.604	0.195	Valid

Variable	Item	R Count	R Table	Description
	Y.7	0.553	0.195	Valid
	Y.8	0.638	0.195	Valid
	Y.9	0.611	0.195	Valid

Source: SPSS Output Data Processed 2026

The results above show that the validity test for each statement item is declared valid because it produces an r count $>$ r table (0.195) based on a 0.05 significance test.

Reliability Test

The reliability test in this study uses Cronbach's Alpha value. An instrument is considered reliable if the Cronbach's Alpha value is greater than 0.70. This testing was conducted using SPSS 26 software, and the results are presented in the following table.

Table 5. Reliability Test Results.

Variable	Cronbach's Alpha Value	Standard	Description
Impulsive Buying Behavior (X_1)	0.851	0.70	Reliable
Self-Control (X_2)	0.843	0.70	Reliable
Lifestyle (X_3)	0.846	0.70	Reliable
Religiosity (X_4)	0.739	0.70	Reliable
Paylater Usage (Y)	0.771	0.70	Reliable

Source: SPSS Output Data Processed 2026

The table above shows that the Cronbach's Alpha reliability value for each variable in this study is > 0.70; thus, it can be concluded that the statement items for each variable are declared reliable.

Hypothesis Testing

Multiple Linear Regression Analysis

This regression analysis was conducted to observe the effect of independent variables—impulsive buying behavior, self-control, lifestyle, and religiosity—on the dependent variable, namely paylater usage, using SPSS 26 software, resulting in the following regression equation model:

Table 6. Multiple Linear Regression Test Results.

Model	Unstandardized Coefficients B	Unstandardized Coefficients Std. Error
1 (Constant)	4.578	2.999
Impulsive Buying Behavior	.335	.069
Self-Control	.145	.072
Lifestyle	.468	.075
Religiosity	-.159	.078

Source: SPSS Output Data Processed 2026

Based on the coefficients table, the multiple linear regression equation in this study is as follows:

$$Y = 4.578 + 0.335X_1 + 0.145X_2 + 0.468X_3 - 0.159X_4 + e$$

From the equation results above, it can be explained as follows:

- The obtained constant value is 4.578, meaning that if the independent variables equal 0 (constant), the dependent variable equals 4.578.
- The regression coefficient for impulsive buying behavior is positive at 0.335, indicating that every increase in impulsive buying behavior will be followed by an increase in paylater usage.
- The regression coefficient for self-control is positive at 0.145, indicating that every increase in self-control will be followed by an increase in paylater usage.
- The regression coefficient for lifestyle is positive at 0.468, indicating that every increase in lifestyle will be followed by an increase in paylater usage.
- The regression coefficient for religiosity is negative at -0.159, indicating that every increase in religiosity will be followed by a decrease in paylater usage.

T-Test

This test displays results to determine whether the independent variables—consisting of impulsive buying behavior, self-control, lifestyle, and religiosity—have an effect on the dependent variable, namely paylater usage.

Table 7. T-Test Results.

Model	Unstandardized B	Unstandardized Std. Error	Standardized Beta	t	Sig.
1 (Constant)	4.578	2.999		1.527	.130
Impulsive Buying Behavior	.335	.069	.357	4.824	.000
Self-Control	.145	.072	.156	2.024	.046
Lifestyle	.468	.075	.479	6.237	.000
Religiosity	-.159	.078	-.143	-2.044	.044

Source: SPSS Output Data Processed 2026

- **Hypothesis 1**, regarding the effect of impulsive buying behavior on paylater usage, obtained a significance value of 0.000, which is < 0.05, and a t count of 4.824, which is greater than the t table of 1.661; thus, it can be concluded that H_1 is accepted and impulsive buying behavior affects paylater usage.
- **Hypothesis 2**, regarding the effect of self-control on paylater usage, obtained a significance value of 0.046, which is < 0.05, and a t count of 2.024, which is greater than the t table of 1.661; thus, it can be concluded that H_2 is accepted and self-control affects paylater usage.
- **Hypothesis 3**, regarding the effect of lifestyle on paylater usage, obtained a significance value of 0.000, which is < 0.05, and a t count of 6.237, which is greater than the t table of 1.661; thus, it can be concluded that H_3 is accepted and lifestyle affects paylater usage.
- **Hypothesis 4**, regarding the effect of religiosity on paylater usage, obtained a significance value of 0.044, which is < 0.05, and a t count of -2.044 (absolute value $>$ t table 1.661). Accordingly, H_4 in this study is stated as rejected.

Coefficient of Determination (R^2)

The coefficient of determination test aims to determine the extent to which the model can explain the dependent variable. The value used in this test is R Square, ranging from 0 to 1; the higher the value, the better the model in explaining data variation. This value is obtained from the Model Summary table and presented as follows:

Table 8. Coefficient of Determination Test Results.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.747a	.558	.540	3.54755

Source: SPSS Output Data Processed 2026

It can be seen that the obtained R Square value is 0.558, meaning that the independent variables of impulsive buying behavior (X_1), self-control (X_2), lifestyle (X_3), and religiosity (X_4) affect the dependent variable of paylater usage (Y) by 55.8%, while the remaining 44.2% is influenced by other factors outside the research model.

DISCUSSION

The Influence of Impulsive Buying Behavior on Paylater Usage

Based on the test results, impulsive buying behavior has a t-statistic value of 4.824, which is higher than the t table value of 1.661, and a significance value smaller than 0.05, namely 0.000. Thus, impulsive buying behavior has a positive and significant effect on paylater usage, so H_1 in this study is stated as "accepted". From a behavioral accounting perspective, this result indicates that individual consumption decisions are not always rational, as they can be influenced by psychological factors such as emotions, momentary urges, and specific behavioral tendencies. In other words, financial decisions are not solely based on logical economic considerations, but are also influenced by individual behavior in decision-making. Meanwhile, in financial management, this condition relates to suboptimal personal financial management, particularly in expenditure planning and cash flow control. This makes individuals more likely to utilize short-term financing facilities such as paylater to fulfill consumption needs rapidly [1]. These results indicate that an increase in impulsive buying behavior will be followed by an increase in paylater usage in shopping activities [29]. When linked to indicators, impulsive buying behavior is reflected by an individual's tendency to make spontaneous purchases without planning, make hasty decisions ignoring consequences, and easily get influenced by promotions and attractive offers such as discounts, cashback, and installment convenience. These conditions cause individuals to choose paylater as a payment method because it is considered practical, flexible, and instantly usable without waiting for fund availability [30]. In the context of the Theory of Planned Behavior (TPB), these findings reflect the attitude toward behavior aspect, where individuals have a positive evaluation of impulsive shopping activities deemed enjoyable and easy to perform. This evaluation subsequently encourages paylater usage as a means to fulfill desires rapidly [22]. The results of this study align with findings stating that impulsive buying behavior has a positive and significant effect on paylater usage [14], [15].

The Influence of Self-Control on Paylater Usage

Based on the test results, the self-control variable has a t-statistic value of 2.024, which is higher than the t table value of 1.661, and a significance value of 0.046, which is smaller than 0.05. Thus, self-control has a positive and significant effect on paylater usage, so H_2 in this study is stated as "accepted". From a behavioral accounting perspective, self-control relates to an individual's ability to control financial behavior influenced by emotional urges or specific situations. This indicates that decisions to use financial services like paylater are determined not only by rational factors, but also by an individual's ability to control consumption behavior so it remains aligned with needs. Meanwhile, in financial management, self-control relates to an individual's ability to manage personal finances, particularly in expenditure planning, cash flow control, and the ability to differentiate between needs and desires. Individuals with good self-control tend to continue using paylater in a more directed manner, considering repayment capacity and avoiding excessive use [1]. These results indicate that self-control does not always act as an inhibitor of paylater usage, but rather as a factor directing usage to be more controlled and not excessive. When linked to indicators, self-control encompasses the ability to control momentary urges, possessing self-discipline, and making rational decisions. Individuals with high self-control tend to be able to resist impulsive urges, manage payment obligations well, and consider benefits and risks [47]. Consequently, paylater usage is still carried out, but remains within controlled limits adjusted to needs [32]. This explains why the resulting relationship is positive, because self-control in this study acts more as a director of consumption behavior rather than an inhibitor of usage. In the context of the Theory of Planned Behavior (TPB), these findings relate to perceived behavioral control—namely, an individual's belief in their ability to control behavior. Individuals who feel capable of managing financial risks tend to be more confident in using paylater wisely [23]. The results of this study also align with research stating that self-control has a positive and significant effect on paylater usage [16], [17]. Therefore, individuals with good self-control tend to continue using paylater more wisely, with planning and according to their financial capacity [33].

The Influence of Lifestyle on Paylater Usage

Based on the test results, the lifestyle variable has a t-statistic value of 6.237, which is higher than the t table value of 1.661, and a significance value smaller than 0.05, namely 0.000. Thus, lifestyle has a positive and significant effect on paylater usage, so H_3 in this study is stated as "accepted". From a behavioral accounting perspective, lifestyle reflects how individuals make consumption decisions not only based on needs, but also influenced by social environments, trends, and personal preferences. This indicates that a person's financial behavior can be formed from habits and mindsets developing in their surrounding environment, and thus is not always entirely rational. Meanwhile, in financial management, lifestyle relates to an individual's expenditure pattern in managing possessed income. A lifestyle that tends to follow trends and is consumptive can drive larger expenditures, causing individuals to more frequently utilize financing facilities like paylater to match consumption needs with existing financial conditions [1]. These results indicate that the higher an individual's tendency to follow modern lifestyle trends, the higher their paylater usage. When linked to indicators, lifestyle is reflected through activities, interests, and opinions. Activities such as shopping and using digital platforms drive paylater utilization, interest in trending products makes individuals continue transacting despite limited funds, and the opinion that paylater is a practical and flexible payment method further strengthens its usage [14]. These conditions indicate that a modern, instant, and digital-based lifestyle encourages individuals to adopt paylater as part of daily consumption habits. In the context of the Theory of Planned Behavior (TPB), these findings reflect subjective norms—namely, the influence of social environments and digital culture that normalize paylater usage, prompting individuals to follow those trends [24]. The results of this study also align with other research stating that lifestyle has a positive and significant effect on paylater usage [18], [14].

The Influence of Religiosity on Paylater Usage

Based on the test results, the religiosity variable has a t-statistic value of -2.044 (absolute value > t table 1.661) and a significance value smaller than 0.05, namely 0.044. Thus, religiosity has a negative and significant effect on paylater usage, so H_4 in this study is stated as "rejected". From a behavioral accounting perspective, religiosity can influence how individuals make financial decisions, where religious values serve as the basis of consideration in determining consumption behavior. This indicates that decisions to use financial services are influenced not only by economic factors, but also by values, beliefs, and principles adhered to by the individual. Meanwhile, in financial management, religiosity relates to an attitude of caution in managing personal finances, particularly in avoiding consumptive behavior and debt usage deemed inconsistent with specific financial principles. Individuals with high levels of religiosity tend to be more selective in using services like paylater due to considering long-term impacts on financial condition [1]. These results indicate that the higher a person's level of religiosity, the lower their tendency to use paylater [37]. When linked to indicators, religiosity encompasses belief, understanding, experience, and religious commitment. Belief in religious values encourages caution toward debt, understanding regarding concepts of usury (riba) and consumption in Islam makes individuals more selective in using financial services, religious experience strengthens habits of avoiding excessive consumptive behavior, and religious commitment encourages consistency in applying these values in daily life, including in making paylater usage decisions [38]. These conditions indicate that religious values act as internal controls limiting consumption behavior, causing individuals to consider moral aspects and long-term consequences before using paylater. In the context of the Theory of Planned Behavior (TPB), these findings relate to perceived behavioral control—namely, self-control based on moral and religious values influencing individual behavioral decisions [25]. The results of this study align with research stating that religiosity has a negative and significant effect on paylater usage [19].

CONCLUSION

Fundamental Finding: The findings indicate that impulsive buying behavior, self-control, and lifestyle have positive and significant effects on paylater usage, whereas religiosity has a negative and significant effect. Individuals with stronger impulsive buying tendencies and more consumptive lifestyles are more likely to use paylater services, while higher religiosity reduces the tendency to use paylater. **Implication:** The results suggest that promoting responsible financial behavior through stronger self-control and greater awareness of spending habits is essential for encouraging the prudent use of paylater services and reducing the risk of future financial problems. **Limitation:** This study is limited to four independent variables—impulsive buying behavior, self-control, lifestyle, and religiosity—and focuses exclusively on Generation Z respondents, which may restrict the generalizability of the findings. **Future Research:** Future research should incorporate additional variables, such as financial literacy and perceived ease of use, examine moderating variables, and expand the study to different populations with larger sample sizes to provide a more comprehensive understanding of the factors influencing paylater usage.

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