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The Effect of Financial Literacy, a Hedonistic Lifestyle, and Ease of use on Generation Z's Interest in Using Spaylater in Denpasar

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Abstract

The increasing use of buy now pay later services among generation Z reflects a shift in transaction behavior toward more digital, practical, and flexible payment methods. At the same time, this phenomenon raises various considerations related to financial management capability, lifestyle influences, and the ease of technology offered by digital financial services. This study aims to analyze the influence of financial literacy, hedonistic lifestyle, and ease of use on the intention to use SPayLater among generation Z in Denpasar City. The study was conducted on generation Z residing in Denpasar City with a sample of one hundred respondents. The sample was determined using a non-probability sampling method through a purposive sampling technique. Data were collected through questionnaires and analyzed using multiple linear regression. The results indicate that financial literacy has a positive and significant effect on the intention to use SPayLater. Hedonistic lifestyle also has a positive and significant effect on the intention to use SPayLater. Ease of use has a positive and significant effect on the intention to use SPayLater. Simultaneously, financial literacy, hedonistic lifestyle, and ease of use have a positive and significant effect on the intention to use SPayLater among Generation Z in Denpasar City. The findings imply that improving financial understanding, lifestyle-related considerations, and the usability of digital financial services plays an important role in encouraging the intention to use SPayLater among Generation Z.

INTRODUCTION

The rapid advancement of digital technology has driven significant growth in Indonesia's e-commerce sector. Various marketplace platforms compete to attract consumer attention through diverse product offerings, accessibility, and innovative marketing strategies. User visit rates serve as key indicators of each platform's popularity and competitiveness. Therefore, analyzing visitor data from major Indonesian marketplaces is essential for understanding market positioning and consumer behavior.

SPayLater is a payment method that serves as an alternative to credit cards and bank transfers. Through a low-interest, short-term credit system, active Shopee users can enjoy a more convenient shopping experience. Unlike ShopeePay, which is automatically available after account activation, the SPayLater feature is accessible only to users who meet specific eligibility criteria established by Shopee (Siregar et al., 2022). In addition to the "pay next month" option, users can select various installment plans ranging from 1 to 12 months based on their financial needs. The registration process requires personal identification documents, such as an identity card (Kartu Tanda Penduduk/KTP), a National Identity Number (Nomor Induk Kependudukan/NIK), and facial verification, with activation generally completed within

48 hours. SPayLater provides credit limits ranging from IDR 750,000 to IDR 50,000,000, depending on user eligibility. Furthermore, the service is supervised by the Financial Services Authority (Otoritas Jasa Keuangan/OJK), ensuring that transactions are regulated and traceable (Nurhasanah, 2023).

According to Syah (2025), the use of paylater services has increased significantly in Indonesia. The total outstanding debt from deferred payment services reached IDR 24.33 trillion, with Generation Z accounting for the largest proportion, representing 39.94% of all borrowers (OJK, 2025). Suryakusumah (2024) stated that the buy now, pay later (BNPL) service market in Indonesia is dominated by Generation Z and Millennials. However, these groups also contribute significantly to non-performing loans. Data from the Pefindo Credit Bureau (IdScore) indicated that the outstanding value of BNPL credit reached IDR 30.14 trillion. As of June 2024, there were 14.37 million registered BNPL users, representing a year-on-year (YoY) increase of 9.35%. A single BNPL user may have up to three active credit agreements simultaneously. Among these users, 29.3% were aged 30–40 years, while 48.06% were aged 20–30 years. Consequently, Millennials and Generation Z currently dominate the paylater market.

According to OJK (2025), 58% of Generation Z individuals experience difficulties related to online loan and paylater debt due to attempts to fulfill certain lifestyle preferences. This condition is influenced by easy access to various online financial services, which simplifies the borrowing process and reduces dependence on direct assistance from others. Generation Z demonstrates considerable interest in understanding SPayLater features, including usage mechanisms, credit limits, repayment periods, and benefits such as promotions and transaction convenience. These factors indicate an internal motivation to explore SPayLater as a digital payment solution that aligns with their needs and characteristics.

Financial risk awareness among some members of Generation Z does not always prevent them from using paylater services, as financial decisions may also be influenced by hedonistic lifestyles, social pressure, and the convenience provided by digital technology (Az Zahra & Lestari, 2024). Financial knowledge enables Generation Z to understand the benefits and risks associated with financial decisions, including the use of BNPL services such as SPayLater. Adequate financial literacy also supports individuals in managing expenses according to their financial conditions and utilizing digital financial services more responsibly. Financial literacy is an important factor that can influence Generation Z’s intention to use digital financial services in accordance with their needs and financial capabilities (OCBC, 2024).

According to Widyasanti and Suarmanayasa (2023), financial literacy refers to an individual’s knowledge, skills, and confidence that influence attitudes and behaviors related to effective money management to achieve financial well-being. Sound financial decision-making and responsible financial management are essential for achieving financial stability, which can be supported through adequate financial literacy (Arianti, 2022).

A pre-survey regarding financial literacy showed that Generation Z in Denpasar still requires improvement in understanding SPayLater usage. However, respondents demonstrated interest in various financial aspects related to the service. Some respondents understood the interest calculation system, penalties, and additional fees associated with SPayLater, although this understanding was not consistent among all respondents. This condition indicates that Generation Z has an interest in gaining deeper knowledge regarding the mechanisms and financial consequences of using SPayLater before fully utilizing the service.

A review of previous studies indicates an ongoing empirical debate regarding the influence of financial literacy on usage intention. Studies conducted by Mizanulhaq (2024), Restike et al. (2024), and Widyasanti and Suarmanayasa (2023) suggest that financial literacy has a positive and partially significant effect on usage intention. However, studies by Andika (2025), Dewi and Raskadi (2025), and Pamungkas et al. (2024) indicate that financial literacy has a significant negative effect on usage intention when analyzed individually.

According to Khairat et al. (2019), a hedonistic lifestyle refers to an individual's behavioral tendency to seek pleasure, particularly through social interactions, leisure activities, and experiences that provide personal satisfaction. This lifestyle is often reflected in preferences for enjoyment, social recognition, and attention within one's social environment. Such preferences may be influenced by interest in certain objects, events, trends, or activities, including social issues, future product trends, community activities, sports, and entertainment.

A preliminary survey regarding the hedonistic lifestyle variable was conducted to obtain an initial overview of Generation Z's lifestyle tendencies in Denpasar City related to SPayLater usage. The results indicated a strong tendency toward hedonistic behavior among respondents. Most respondents felt encouraged to make purchases due to fear of missing out (fear of missing out/FOMO) on trends or promotional offers, reflecting high sensitivity toward lifestyle developments and digital information. This tendency may encourage consumer behavior characterized by impulsive purchasing decisions and short-term gratification.

Differences in previous research findings were also identified regarding the relationship between a hedonistic lifestyle and usage intention. Maharani et al. (2023), Mizanulhaq (2024), and Tarisa (2025) found that lifestyle had a positive and significant partial effect on usage intention. Conversely, Harahap et al. (2023) and Restike et al. (2024) found that lifestyle did not have a significant partial effect on usage intention.

Ease of use is another factor believed to influence the intention to use a service. According to Wijayanti and Ompusunggu (2024), an individual's perception of a product or technology can be assessed through its perceived ease of use. Ease of use refers to the extent to which individuals perceive that a system or technology can be used with minimal effort and complexity. The simpler and more practical a technology is perceived to be, the greater the individual's tendency to adopt and utilize it (Choirunnisa, 2024). Similarly, Wardani and Amala (2024) stated that ease of use reflects the extent to which individuals believe that technology can reduce the effort required during the usage process, thereby increasing the likelihood of technology adoption.

Research conducted by Poncowati and Sutarni (2024), Rahma (2024), and Umaeri (2025) demonstrated that ease of use has a positive and significant effect on usage intention. In contrast, Faradiba et al. (2025) found that ease of use had a negative and insignificant partial effect on usage intention.

Based on the literature review, several research gaps were identified that motivated this study. First, previous studies have produced inconsistent findings regarding the effects of financial literacy, a hedonistic lifestyle, and ease of use on the intention to use paylater services, indicating the need for further investigation. Second, limited studies have simultaneously examined these three variables among Generation Z in Denpasar City, which is characterized by high technology adoption and changing consumer behavior patterns. Third, previous research has generally focused on one or two variables separately and has not comprehensively examined the interaction between financial literacy, a hedonistic lifestyle, and ease of use in influencing paylater usage intention.

The novelty of this study lies in the simultaneous examination of the effects of financial literacy, a hedonistic lifestyle, and ease of use on the intention to use SPayLater among Generation Z in Denpasar City, a context that has not been extensively explored. This study also applies the Theory of Planned Behavior (TPB) as a theoretical framework to provide a broader understanding of digital financial service adoption compared with previous studies that primarily examined individual factors. Furthermore, this research contributes empirical evidence regarding Generation Z's financial behavior in Denpasar, which may serve as a reference for developing financial literacy policies and digital financial service marketing strategies in Indonesia.

Based on this background, this study aimed to analyze the effects of financial literacy, a hedonistic lifestyle, and ease of use on the intention to use SPayLater among Generation Z in Denpasar City, both individually and simultaneously. Theoretically, this research is expected to enrich the literature on digital financial behavior, particularly regarding the adoption of buy now, pay later (BNPL) services among Generation Z, and contribute to the application of the Theory of Planned Behavior in explaining digital financial technology adoption. Practically, this study provides benefits for SPayLater users as a reference for improving financial management and responsible service utilization; for PT Shopee International Indonesia as input for enhancing SPayLater features and usability; for regulators, particularly the Financial Services Authority (Otoritas Jasa Keuangan/OJK), as consideration in developing financial literacy and consumer protection policies in the digital financial sector; and for future researchers as a reference for further studies by incorporating additional variables, such as risk perception, trust, promotion, peer influence, and self-control.

METHOD

This research employed a quantitative method with descriptive and associative approaches. The population consisted of 174,000 Generation Z individuals in Denpasar City (BPS, 2025). A non-probability sampling technique using purposive sampling was applied, and 100 respondents were selected based on criteria including having an active Shopee account and prior knowledge of the SPayLater feature (Sugiyono, 2022). The study utilized both primary and secondary data. Primary data were collected through questionnaires, while secondary data were obtained from relevant publications, reports, scientific journals, and literature sources. Data collection methods included observation and questionnaires.

Before data analysis, the research instruments were tested for validity using Pearson product-moment correlation and for reliability using reliability testing. The data were then analyzed using the Statistical Package for the Social Sciences (SPSS) version 22. The analysis began with classical assumption tests, including normality, multicollinearity, and heteroscedasticity tests. After the assumptions were fulfilled, multiple linear regression analysis was conducted, followed by coefficient of determination (R^2) analysis, t-tests, and F-tests to examine the partial and simultaneous effects of financial literacy, a hedonistic lifestyle, and ease of use on the intention to use SPayLater among Generation Z in Denpasar City.

RESULTS AND DISCUSSION

Results

Validity and Reliability Test

The validity test showed that all indicator items for the four research variables — Financial Literacy (X1), Hedonic Lifestyle (X2), Ease of Use (X3), and Usage Interest (Y) — produced Pearson product-moment correlation coefficients (r) greater than the 0.30 threshold, confirming that every item was valid.

Table 1. Reliability Test Results

Variable	Cronbach's Alpha	Standard	Remarks
Financial Literacy (X1)	0.871	> 0.70	Reliable
Hedonic Lifestyle (X2)	0.882	> 0.70	Reliable
Ease of Use (X3)	0.928	> 0.70	Reliable
Usage Interest (Y)	0.952	> 0.70	Reliable

Source: Processed data, 2026

All Cronbach's Alpha values exceeded 0.70, indicating that the measurement instruments for all four variables were reliable.

Classical Assumption Tests

The classical assumption tests confirmed that the regression model was statistically sound. The **normality test** (One-Sample Kolmogorov-Smirnov) produced an Asymp. Sig. (2-tailed) value of 0.200 (> 0.05), indicating normally distributed residual data. The **heteroscedasticity test** showed significance values of 0.357, 0.989, and 0.308 for Financial Literacy, Hedonic Lifestyle, and Ease of Use respectively (all > 0.05), indicating no heteroscedasticity. The **multicollinearity test** produced tolerance values of 0.622, 0.702, and 0.665, with VIF values of 1.607, 1.424, and 1.504 respectively — all VIF values below 10 and tolerance values above 0.10 — confirming the absence of multicollinearity among the independent variables. The regression model therefore satisfied all classical assumptions and was suitable for further analysis.

Multiple Linear Regression Analysis

The results of the multiple linear regression analysis are presented in the table below.

Table 2. Multiple Linear Regression Results

Model	B	Std. Error	Beta	t	Sig.
(Constant)	1.500	1.527	-	0.982	0.328
Financial Literacy (X1)	0.220	0.098	0.184	2.244	0.027
Hedonic Lifestyle (X2)	0.533	0.136	0.302	3.917	0.000
Ease of Use (X3)	0.572	0.100	0.452	5.700	0.000

Source: Processed data, 2026

The regression equation derived from Table 2 is:

$$\mathbf{Y = 1.500 + 0.220\ X1 + 0.533\ X2 + 0.572\ X3}$$

The constant value of 1.500 indicates that if Financial Literacy, Hedonic Lifestyle, and Ease of Use are all zero, Usage Interest remains at 1.500. Each one-unit increase in Financial Literacy raises Usage Interest by 0.220 units (sig. 0.027), each one-unit increase in Hedonic Lifestyle raises it by 0.533 units (sig. 0.000), and each one-unit increase in Ease of Use raises it by 0.572 units (sig. 0.000), holding the other variables constant.

Coefficient of Determination (R^2)

Table 3. Coefficient of Determination Results

Model	R	R Square	Adjusted R Square	Std. Error of Estimate
1	0.774[a]	0.598	0.586	3.170

Source: Processed data, 2026

The Adjusted R Square value of 0.586 indicates that Financial Literacy, Hedonic Lifestyle, and Ease of Use jointly explain 58.6% of the variance in Usage Interest in SPayLater among Generation Z in Denpasar City, while the remaining 41.4% is explained by factors outside this study.

Simultaneous Test (F-Test)

Table 4. F-Test Results

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	1438.025	3	479.342	47.699	0.000[b]
Residual	964.725	96	10.049	-	-
Total	2402.750	99	-	-	-

Source: Processed data, 2026

With F-calculated (47.699) > F-table (2.70) and significance 0.000 < 0.05, H0 is rejected and H4 is accepted, confirming that Financial Literacy, Hedonic Lifestyle, and Ease of Use simultaneously have a positive and significant effect on Usage Interest in SPayLater among Generation Z in Denpasar City.

Partial Test (t-Test)

Table 5. t-Test Results

Model	t	Sig.	Conclusion
(Constant)	0.982	0.328	-
Financial Literacy (X1)	2.244	0.027	H1 accepted
Hedonic Lifestyle (X2)	3.917	0.000	H2 accepted
Ease of Use (X3)	5.700	0.000	H3 accepted

Source: Processed data, 2026 (t-table = 1.98)

All three independent variables produced t-calculated values greater than the t-table value of 1.98 with significance levels below 0.05, meaning each variable — Financial Literacy, Hedonic Lifestyle, and Ease of Use — has a partial, positive, and significant effect on Usage Interest in SPayLater.

Effect of Financial Literacy on Usage Interest

H1 is accepted (t = 2.244 > 1.98; sig. = 0.027 < 0.05), indicating that Financial Literacy has a positive and significant partial effect on Usage Interest in SPayLater among Generation Z in Denpasar City. Respondents with better financial understanding are generally more capable of recognizing the benefits, risks, and financial consequences of the service, which drives more directed interest in using it. Most respondents (45%) were aged 20–25, an age group actively managing personal finances, and the highest-rated statement in this variable reflected respondents' interest in understanding how SPayLater works before and after use. Within the Theory of Planned Behavior framework, this aligns with attitude toward behavior: good financial literacy fosters a positive, rational attitude toward using the service. This finding is consistent with prior studies by Mizanulhaq (2024), Restike et al. (2024), and Widyasanti & Suarmanayasa (2023).

Effect of Hedonic Lifestyle on Usage Interest

H2 is accepted ($t = 3.917 > 1.98$; sig. = $0.000 < 0.05$), indicating that Hedonic Lifestyle has a positive and significant partial effect on Usage Interest. A stronger hedonic lifestyle — driven by the desire for pleasure, consumptive fulfillment, and trend-following — increases interest in flexible digital payment services such as SPayLater. The sample was dominated by female respondents (68%) and the 20–25 age group (45%), consistent with the highest-rated statement that branded goods are considered important for enhancing social status and self-confidence. Within the Theory of Planned Behavior framework, this reflects subjective norm, where peer groups, social media, and influencers shape consumption patterns. This result is consistent with Maharani et al. (2023), Mizanulhaq (2024), and Tarisa (2025).

Effect of Ease of Use on Usage Interest

H3 is accepted ($t = 5.700 > 1.98$; sig. = $0.000 < 0.05$), indicating that Ease of Use has the strongest positive and significant partial effect on Usage Interest among the three variables. A system perceived as simple, practical, and easy to learn provides a comfortable user experience that increases interest in digital transactions. This aligns with the highest-rated statement that respondents could quickly master SPayLater without assistance from others. Within the Theory of Planned Behavior framework, this corresponds to perceived behavioral control, where ease of use strengthens users' confidence in operating the service. This finding supports Poncowati & Sutarni (2024), Rahma (2024), and Umaeri (2025).

Simultaneous Effect of Financial Literacy, Hedonic Lifestyle, and Ease of Use on Usage Interest

H4 is accepted ($F = 47.699 > 2.70$; sig. = $0.000 < 0.05$), confirming that Financial Literacy, Hedonic Lifestyle, and Ease of Use simultaneously and significantly affect Usage Interest in SPayLater. Usage interest is not shaped by a single factor but emerges from the combined interaction of financial understanding, lifestyle characteristics, and perceived ease of using the technology. This is consistent with the sample profile (45% aged 20–25, 68% female) and supports the integrated Theory of Planned Behavior view, in which attitude toward behavior, subjective norms, and perceived behavioral control jointly shape usage interest. This combined effect has not been extensively examined in prior literature, indicating an area for further research.

CONCLUSION

Based on the research findings and discussion, it was concluded that financial literacy, a hedonistic lifestyle, and ease of use each had a positive and significant partial effect on Generation Z's intention to use SPayLater in Denpasar City. A better understanding of financial management and the risks associated with SPayLater encouraged more rational usage decisions, while a hedonistic lifestyle influenced by trends and social status considerations increased interest in using the service. Furthermore, ease of use, characterized by a practical, simple, and user-friendly system, provided a convenient user experience that strengthened

Generation Z's intention to engage in digital transactions. Simultaneously, these three variables had a positive and significant effect on usage intention, indicating that the intention to use SPayLater was not determined by a single factor but was influenced by the combined interaction of financial literacy, lifestyle characteristics, and perceived ease of use.

Based on these findings, several recommendations are proposed. Generation Z in Denpasar City is encouraged to develop the habit of recording SPayLater transactions to monitor spending patterns and repayment capacity, as well as to consider product benefits and financial conditions before making purchases by prioritizing actual needs over trends or social status. PT Shopee International Indonesia, as the provider of SPayLater services, is encouraged to improve service usability by simplifying menu structures and enhancing the clarity of information provided through the platform interface. Furthermore, Generation Z should use SPayLater responsibly according to actual needs and financial capacity while avoiding excessive or impulsive usage driven by trends. Future researchers are encouraged to include additional variables, such as perceived risk, trust, promotion, peer influence, and self-control, as other factors beyond this study may also influence the intention to use SPayLater.

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