ABSTRAK

Yohana Sjeni Melindasari. 2026. Pengaruh *Financial Literacy, Financial Condition, Self-Control* Dan *Consumptive Behavior* terhadap Keputusan Penggunaan Shopee *Paylater* Pada Generasi Z dan Milenial di Karesidenan Madiun. Skripsi. Program Studi Manajemen, Fakultas Ekonomi dan Bisnis, Universitas PGRI Madiun. Pembimbing (I) Ibu Dr. Liliek Nur Sulistiyowati, S.E., M.M., Pembimbing (II) Ibu Ririh Anggraini Setyahety, S.E., M.M.

Penelitian ini bertujuan untuk menganalisis dan menjelaskan pengaruh *financial literacy*, *financial condition*, *self-control*, dan *consumptive behavior* terhadap keputusan penggunaan Shopee *Paylater* pada Generasi Z dan Milenial di Karesidenan Madiun. Fenomena ini menjadi krusial untuk diteliti seiring dengan pesatnya pertumbuhan sektor *fintech* yang diiringi risiko akumulasi utang dan perilaku konsumsi berlebihan di kalangan usia muda. Metode penelitian yang digunakan adalah pendekatan kuantitatif eksplanatori. Data dikumpulkan melalui survei kuesioner terhadap 384 responden yang ditentukan menggunakan rumus Cochran dan dipilih melalui teknik *purposive sampling*. Proses analisis data menggunakan perangkat lunak SPSS 25, yang meliputi uji kualitas data, uji asumsi klasik, analisis regresi linear berganda, serta uji hipotesis (uji t). Hasil pengujian menunjukkan bahwa seluruh variabel independen berpengaruh positif dan signifikan terhadap keputusan penggunaan Shopee *Paylater*. Penelitian ini menyimpulkan bahwa tingkat literasi keuangan dan kontrol diri yang tinggi berfungsi sebagai mekanisme regulasi internal yang mendorong individu untuk memanfaatkan layanan kredit digital secara lebih bijaksana dan terencana guna menjaga stabilitas finansial jangka panjang.

Kata Kunci: *Financial Literacy, Financial Condition, Self-Control, Consumptive Behavior,* Shopee Paylater.

ABSTRACT

Yohana Sjeni Melindasari. 2026. The Influence of Financial Literacy, Financial Status, Self-Control, and Consumption Behavior on Decisions to Use Shopee PayLater Among Generation Z and Millennials in the Madiun Residency. Thesis. Management Program, Faculty of Economics and Business, PGRI University of Madiun. Advisor (I) Dr. Liliek Nur Sulistiyowati, S.E., M.M., Advisor (II) Ririh Anggraini Setyahety, S.E., M.M.

Keywords**:** *Financial Literacy, Financial Condition, Self-Control, Consumption Behavior, Shopee Paylater.*

This study aims to analyze and explain the influence of financial literacy, financial condition, self-control, and consumptive behavior on the decision to use Shopee PayLater among Generation Z and Millennials in the Madiun Residency. This phenomenon is crucial to study given the rapid growth of the fintech sector, which is accompanied by the risk of debt accumulation and excessive consumption among young people. The research method employed was an explanatory quantitative approach. Data were collected through a questionnaire survey of 384 respondents, determined using Cochran's formula and selected via purposive sampling. Data analysis was conducted using SPSS 25 software, which included data quality checks, tests of classical assumptions, multiple linear regression analysis, and hypothesis testing (t-test). The test results show that all independent variables have a positive and significant effect on the decision to use Shopee Paylater. This study concludes that high levels of financial literacy and self-control serve as internal regulatory mechanisms that encourage individuals to use digital credit services more wisely and in a planned manner to maintain long-term financial stability.