

ABSTRACT

The phenomenon of Generation Z using paylater services to fulfill lifestyle needs by purchasing non-essential goods to maintain status and social influence despite lacking the means to pay for it. In this digital era, where Generation Z dominates technology usage due to being considered the most tech-savvy generation, the presence of Shopee Paylater on the Shopee apps helps meet their growing needs that must be fulfilled. The paylater feature is an attractive solution for society, especially for Generation Z, aiming to provide the convenience of shopping when on a limited budget. However, in reality, the use of paylater does not always facilitate ease but can instead create new problems. The high number of users utilizing the Shopee Paylater feature necessitates that Muslim users become more aware of the importance of Islamic financial literacy and the risks that may arise if undesirable events occur.

This research took a case study on Muslim Generation Z in West Java. The study was conducted by sampling 150 individuals using purposive sampling techniques. Data collection methods involved distributing questionnaires to respondents who met the research criteria. The analysis method used in this study is binary logistic regression analysis.

The results of the study indicate that the ease of use variable and Islamic financial literacy variable influence consumer decisions in using Shopee Paylater. Meanwhile, the two other variables, risk and income, do not influence consumer decisions in using Shopee Paylater.

Keywords: *Shopee Paylater, Generation Z, consumer decisions, ease of use.*

