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The Role of Lifestyle in Moderating the Influence of Financial Literacy and Ease of Use on the Consumptive Behavior PayLater Users on Generation Z in Surabaya City

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Abstract: Shopee PayLater is a fintech service frequently used nowadays, particularly among Generation Z in Surabaya. The ease of using this service makes many of Generation Z use it for consumptive purposes, but enough financial capability does not follow it. This study seeks to examine how financial literacy and user-friendliness impact consumer spending tendencies, with lifestyle serving as a moderating variable. This research adopts quantitative methods using primary data. Respondents in this research were Generation Z users of Shopee PayLater in Surabaya. A total of 112 respondents were selected through a non-probability sampling technique, then analyzed with SEM-PLS. The results showed that Financial Literacy has a positive influence on Consumptive Behavior. The level of ease of use contributes significantly to individual consumption patterns. Lifestyle acts as a factor that strengthens the relationship between financial literacy and consumer behavior. Conversely, lifestyle does not have a moderating effect on the relationship between ease of use and consumer behavior among Shopee PayLater consumers in Surabaya.

Keywords: Lifestyle, Ease of Use, Financial Literacy, Consumptive Behavior.

INTRODUCTION

The development of the current era has led to modernization, accompanied by increasingly rapid economic growth in Indonesia. This modernization is marked by advances in technology and information systems, such as the existence of financial technology that helps facilitate Indonesian people in shopping activities, especially in more efficient and practical purchasing transactions. Nowadays, one type of fintech service that is currently popular among the Indonesian people is peer-to-peer lending or loan services. Not only for shopping needs, PayLater can now also be used for various transactions, such as purchasing food, paying electricity and water bills, and purchasing concert tickets. This condition can be concluded that the use of PayLater in fulfilling these various needs can lead to a consumptive attitude in a

person. Shopee PayLater is a Pay Later service that is widely chosen by the public compared to other Pay Later services. It was found that the biggest users of Pay Later are millennials and generation Z, with the assumption that using this service will make it easier for them to make purchases and will provide short-term financial convenience (Anggraeni et al., 2024). Besides that, there are also negative assumptions about the use of PayLater, which when not balanced with a simple lifestyle and wise financial management will lead to consumptive behavior (Dzattadini et al., 2024). The convenience in obtaining the desired goods or services will then lead the emergence of consumptive behavior.

An individual who behaves consumptively will tend to make consumption that leads to unlimited, unplanned purchases, and without rational consideration. Melinda et al., (2022) explains that Consumptive behavior is a condition where individuals tend to make excessive purchases or consumption so that it can cause waste, often without planning, without planning to get products that are less or even not important. Research by Setiawan et. al., (2024) explains that generation Z in Surabaya City has a tendency to consumptive behavior, where they only shop because of interest and not according to their needs. Then based on existing data, generation Z dominates the use of PayLater with a monthly average of 4.59 million borrowers in 2023. This consumptive behavior can be caused by poor financial planning. In addition, the ease of using PayLater services also makes it easier for someone to get goods or services based on their desires without being accompanied by good financial capabilities. Therefore, it is important to increase financial literacy in the younger generation so that they can carry out good financial planning.

Satata and Anwar (2023) define financial literacy as the individual's capability to make wise and efficient decisions about financial management, either for current needs or in making future financial plans. Every financial decision making must be based on good financial literacy. The measurement of financial literacy level consists of knowledge, skills, beliefs, attitudes and financial behavior. The OCBC NISP Financial Fitness Index states that the financial health level of the younger generation in Indonesia reached 41.25 percent. This figure shows a positive change in their financial behavior of the young individuals, marked by a good level of financial literacy, keeping financial records and having an emergency fund. This must continue to be improved along with the increasing level of consumptive behavior in the younger generation, because if the level of financial literacy is lower, a person will be at risk of experiencing losses that have a negative impact on overall economic conditions, as well as increasing the level of the community’s consumptive behavior (Anam & Anwar, 2023).

According to Ferdiansyah and Nur (2023), Perceived ease of use describes an individual's judgment that utilizing an information technology system requires minimal effort. The easier it is to use, the more frequently an individual accesses the service, so that it will lead to consumptive behavior. In addition, lifestyle will also affect individual consumption behavior where a person with a high lifestyle tends to have buying behavior that prioritizes wants over needs. Kotler & Keller (2018) stated that lifestyle is how individuals choose a way of life that can be reflected in the activities, interests and opinions of an individual. Rosita and Anwar (2022) explain that individuals with a luxurious or high lifestyle will usually waste the money and time they have, and are used for consumptive activities and have no benefits. Lifestyle trends also make a person have the trait of Fear of missing out (FoMo), which is a condition where social anxiety occurs due to concerns that other people have better life experiences than themselves. Furthermore, an elevated lifestyle is positively correlated with increased consumption behavior, as individuals with higher lifestyle preferences are more likely to allocate greater financial resources toward fulfilling their personal and social needs.

Generation Z which is financially active must have good financial knowledge in order to manage their finances in the future (Susanti et al., 2024). A good management and planning are influenced by the level of understanding of their finances, so that good financial literacy

will lead to low consumptive behavior. Faizah et. al. (2023) explains that individuals who can do good financial planning and management will be able to control their consumption behavior so as not to overdo it. Conversely, Setiawati and Alam (2023) argue that everyone has the same opportunity to behave consumptively, where people with good financial literacy have high confidence in their ability to manage finances so that they can continue to behave consumptively.

The Shopee PayLater service provides convenience to generation Z in making transactions to get what they want without having to pay first. This can then encourage individuals to overconsume. Rosyada (2024) states that When users find the Shopee PayLater service easier to use, their satisfaction and engagement with the platform tend to increase and causes generation Z to make purchases so that their consumptive behavior increases. However, in contrast to the results obtained by Anggraeni and Darma (2023) which state that the ease of use of Shopee PayLater services does not affect the younger generation to behave consumptively, this can occur when individuals have a controlled lifestyle. Besides financial literacy and perceived ease of use, lifestyle plays a crucial role in influencing consumptive behavior. Individuals with more consumption-oriented or aspirational lifestyles are often more inclined to engage in spending behaviors aligned with their personal values, social status, or daily habits. Individual's consumption patterns will change along with their lifestyle, such as when individuals decide to buy goods only to fulfill their desires rather than based on needs. Good financial literacy, if balanced with a good lifestyle, will be able to suppress a person's consumptive behavior (Faizah et. al., 2023). Meanwhile, individuals with a high lifestyle, with the convenience of using a PayLater service, will encourage their level of consumptive behavior (Ardiyanti & Nasikah, 2022).

Current international studies also offer valuable insights in this context. Sekarlaras et al. (2025) stated that knowledge of finance and self-efficacy both exert a significant influence on Generation Z's risky credit behavior, emphasizing the importance of confidence in financial decision-making. Similarly, Ulum and Solekah (2024) opined that lifestyle, financial knowledge, and e-payment usability all decide Millennials' consumer behavior together, emphasizing the importance of fintech usability and lifestyle. In addition, Mahendra et al. (2023) depicted how lifestyle mediates the impact of financial literacy and management on Generation Z consumer behavior, demonstrating interaction between socio-economic status and financial literacy. These findings validate the incorporation of psychological, lifestyle, and technology variables in models explaining Gen Z's digital consumption behavior.

While previous studies have examined the direct relationship between fintech services and consumptive behavior, few have explored the mediating role of factors such as user experience and festival image, particularly in the context of Generation Z. This represents a significant novelty and contribution of the present study. By investigating how the user's interaction with Shopee PayLater services, combined with their lifestyle preferences and financial knowledge, may mediate or moderate consumptive behavior, the study aims to offer deeper insight into behavioral finance in the digital era.

The use of PayLater services in Indonesia has continued to grow significantly in recent years, with a particularly notable increase in the province of East Java. Data shows that East Java ranks third nationwide in terms of PayLater usage, accounting for 13.35% of total users. This upward trend is largely driven by the increasing adoption among Generation Z, who represent the dominant demographic utilizing these services. The combination of technological convenience, lifestyle influences, and limited financial literacy contributes to a pattern of frequent and impulsive usage among this age group. Given this context, examining the consumptive behavior of Generation Z in East Java, Surabaya becomes not only timely but also highly relevant. Understanding the underlying factors that drive this behavior is crucial for developing strategies to promote more responsible financial decision-making in the digital age.

This study aims to explore these behavioral tendencies by analyzing the roles of financial literacy, lifestyle, and perceived ease of use in shaping consumption patterns.

METHOD

This study employed the Partial Least Squares (PLS) approach, a statistical technique that falls within the broader framework of Structural Equation Modeling (SEM). PLS is particularly effective for causal-predictive analysis, making it a suitable method for both theory development and hypothesis testing. One of its key strengths lies in its ability to assess both the measurement model (how well the constructs are measured) and the structural model (the relationships between constructs) simultaneously. This makes PLS especially useful in studies where theoretical models are being explored or extended. PLS is also well-suited for research with relatively small sample sizes and complex models involving multiple latent variables.

The questionnaire itself was developed with reference to established literature and previously validated measurement instruments. Each research variable was broken down into indicators, resulting in a total of 16 indicators across all variables. Responses to each item were recorded using a Likert scale, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). This standardized scale allowed for the subjective views of respondents to be captured in a quantifiable form, making the data suitable for statistical analysis. For example, one item asked respondents to rate their agreement with the statement, *"Shopee PayLater makes it easy for me to get goods or services without paying in advance"*. The questionnaire was divided into several sections according to the variables studied, such as financial literacy, perceived ease of use, lifestyle, and consumptive behavior. Each section was structured to guide respondents through a logical flow of questions to ensure clarity and ease of understanding.

Sugiyono (2022) defines population as a leveling area that reaches objects based on certain characteristics or values, which are then applied for research and become a reference in making conclusions about the results obtained. Population in this study are users of the Shopee PayLater service for Generation Z in Surabaya City. The sample size was 112 respondents who were determined using non-probability sampling method then use the sample measurement guidelines according to Ghozali (2013), which is the total of indicators multiplied by between five to ten. The total number of indicators in this study is 16 indicators, and the sample measurement parameter used is 7, and the number of samples to be used in this study is 16 x 7 = 112 samples. The purposive sampling method in this research is applied by selecting samples based on the following the characteristics of respondents including:

a. Domiciled in Surabaya City, belong to generation Z (aged 17-28 years).
b. Using Shopee PayLater in the last 6 months, at least twice.

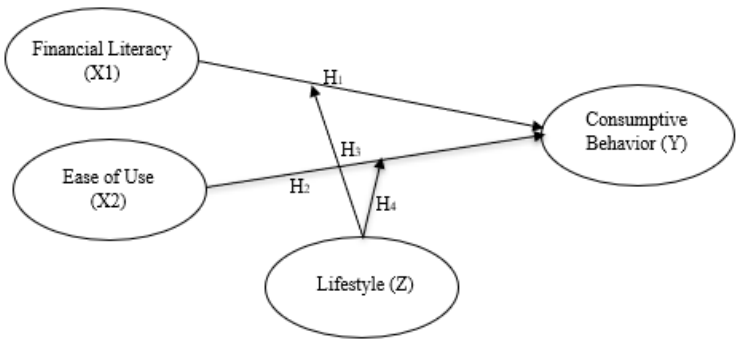


Figure 1. Research Model

H1: Financial literacy has a negative influence on consumptive behavior
H2: Ease of use has a positive influence on consumptive behavior

H3: Lifestyle can moderate the effect of financial literacy on consumptive
H4: Lifestyle can moderate the effect of ease of use on consumptive behavior

RESULTS AND DISCUSSION

Result

Table 1. Characteristics of Respondents

No.	Variable	Classification	Total	Percentage (%)
1.	Gender	Man	34	28,3
		Woman	84	71,7
		Total	120	100
2.	Age	17-21 Years	27	22,5
		22-25 Years	69	57,5
		26-28 Years	24	20
		Total	100	100
3.	Income or Allowance per month	IDR750.000-IDR2.000.000	56	46,7
		IDR2.000.000-IDR4.500.000	33	27,5
		>IDR 4.500.000	31	25,8
		Total	100	100
4.	Intensity of Use	2 times	68	56,7
		>2 times	52	43,3
		Total	120	100

Source: Research data

Can be seen in the table above that the majority of respondents are women with a percentage of 71.7%. This can explain that women have a tendency to shop and have a high lifestyle so that they more often behave consumptively. Based on age, the majority of respondents are in the age group of 22-25 years which is a transitional phase towards adulthood for generation Z, which is more easily influenced by the social environment, digital media and lifestyle so that it will form a consumption pattern where they will also get a good or service driven by their desire to have a high lifestyle but often not balanced with sufficient financial capacity. In terms of income, respondents with an income of Rp750,000-Rp2,000,000 dominate with a percentage of 46.7%, which illustrates that Generation Z still has limited income, allowing them to rely on PayLater services. Meanwhile, based on the intensity of using Shopee PayLater, 56.7% of respondents used this service 1-2 times in the last 6 months. This means that the majority of them can still control the use of Shopee PayLater.

Table 2. Convergent Validity

	Financial Literacy (X1)	Ease of Use (X2)	Lifestyle (Z)	Consumtive Behavior (Y)
X1.1	0,765			
X1.2	0,791			
X1.3	0,803			
X2.1		0,776		
X2.2		0,782		
X2.3		0,822		
X2.4		0,686		
Z1			0,819	
Z2			0,837	
Z3			0,909	
Y1				0,838
Y2				0,719
Y3				0,813

Y4	0,751
Y5	0,773

Source: Research data

Before proceeding to the main analysis, the research instrument underwent rigorous testing to ensure its validity and reliability. Content validity was first established through expert review and a pilot test, ensuring that the questionnaire items were both clear and relevant. Subsequently, construct validity was evaluated using convergent validity (assessing whether indicators for each construct were highly correlated) and discriminant validity (ensuring that constructs were distinct from one another). Meanwhile, internal consistency was verified through Composite Reliability (CR) and Cronbach's Alpha, with both measures expected to exceed the commonly accepted threshold of 0.70. These validation procedures were essential to confirm that the measurement items accurately represented the theoretical constructs. Ensuring both validity and reliability strengthens the credibility of the research findings and supports meaningful interpretation of the data.

Based on the table 2, the loading factor value for indicators of the Financial Literacy variable (X1), X1.1 = 0.765; X1.2 = 0.791; X1.3 = 0.803; (and so on for other indicators) is greater than 0.7, so it meets convergent validity. The analysis results in the table above show that all indicators on the research variables, namely the variables of Financial Literacy, Ease of Use, Lifestyle and Consumptive Behavior have a loading factor> 0.7, therefore these indicators already have convergent validity.

Table 3. Discriminant Validity

	Financial Literacy (X1)	Ease of Use (X2)	Lifestyle (Z)	Consumptive Behavior (Y)
Financial Literacy (X1)	0,787			
Ease of Use (X2)	0,679	0,768		
Lifestyle (Z)	0,632	0,561	0,856	
Consumptive Behavior (Y)	0,404	0,712	0,404	0,780

Source: Research data

The square root of the Average Variance Extracted (AVE) is employed to confirm that each latent construct is distinct and does not overlap in measurement with other constructs. To satisfy discriminant validity, the square root of the AVE must exceed the inter-construct correlation coefficients. As presented in the table above, each construct demonstrates an AVE square root value higher than its correlations with other constructs, indicating that all variables in the study have fulfilled the criteria for discriminant validity. For example, the Lifestyle variable (Z) with 3 indicators (Z1 to Z3) has an AVE root of 0.856 which is greater than the correlation value with other variables 0.561; 0.632; 0.404; and so on, so that the Lifestyle variable (Z) has met discriminant validity.

Table 4. Composite Reliability

	Composite Reliability	Average Variance Extracted (AVE)
Financial Literacy (X1)	0,829	0,619
Ease of Use (X2)	0,851	0,590
Lifestyle (Z)	0,891	0,733
Consumptive Behavior (Y)	0,886	0,608

Source: Research data

The results of composite reliability testing show that the AVE value for all variables has a value of> 0.5 so that all variables can be said to be reliable. Composite reliability serves as

an additional measure of construct reliability, where a value greater than 0.7 suggests that the indicators are consistently measuring the associated latent variable. The results show that the variables of Financial Literacy, Ease of Use, Lifestyle and Consumptive Behavior have a composite reliability value of 0.7 so that they are said to be reliable.

Table 5. R-Square Test

	R-Square	R-Square Adjusted
Consumptive Behavior (Y)	0,561	0,542

Source: Research data

The coefficient of determination (R^2) at 0.561 indicates that 56.1% of the variability in Consumptive Behavior is explained by the model, with the residual 43.9% influenced by factors beyond the scope of this analysis —variables not included in the analysis—as well as potential errors. In other words, Financial Literacy, Ease of Use, and Lifestyle collectively account for 56.1% of the influence on Consumptive Behavior, while 43.9% is affected by other variables not captured in this model.

The Q^2 statistic, when greater than zero, reflects the predictive relevance of the model. Its values lie between 0 and 1, where a value approaching 1 suggests a higher degree of model accuracy in forecasting endogenous constructs. The Q^2 value generated by the model is as follows:

$$Q^2 = 1 – (1 – R^1_2)$$
$$Q^2 = 1 – (1 – 0.561)$$
$$Q^2 = 0.561$$

The Q-Square value obtained in this study is 0.561, or 56.10%, indicating that the model demonstrates a substantial level of predictive relevancel in this research has a high relevant predictive value and connects the consumptive behavior variables explained by the variables of financial literacy, ease of use and lifestyle by 56.10%.

The Hypothesis Test

Table 6. Hypothesis test results

	Coefficient Path	T-Statistics	P-Values	Information
Financial Literacy (X1) -> Consumptive Behavior (Y)	0,282	2,265	0,024	Significant
Ease of Use (X2) -> Consumptive Behavior (Y)	0,595	5,493	0,000	Significant

Source: Research data

Based on the results of the hypothesis test, it was found that H1 is rejected and H2 is accepted, as follows; 1) Path coefficient value of Financial Literacy (X1) on Consumptive Behavior (Y) was 0,282 and the p-value was 0,024 < 0,05. This shows that good financial literacy has not been able to suppress the consumptive behavior of the respondents. 2) The path coefficient value of Ease of Use (X2) on Consumptive Behavior (Y) is 0,595 and the p-value is 0,000 < 0,05. This result indicates that the ease of using the Shopee PayLater service causes high levels of consumptive behavior in individuals.

The Influence of Financial Literacy on the Consumptive Behavior of Shopee PayLater Users in Generation Z in Surabaya City

The findings indicate that financial literacy positively and significantly impacts consumer spending behavio, as indicated by a path coefficient of 0,282 and p-values of 0,024, which is less than the significance level (α) of 0,05 (5%). However, despite the statistical significance of this relationship, the direction of the effect is opposite to that proposed in the initial hypothesis. Therefore, Hence, the results lead to the rejection of the first hypothesis, as the data shows that higher financial literacy is actually associated with an increase in consumptive behavior, contrary to expectations. The positive correlation shows that that Generation Z users of Shopee PayLater in Surabaya City who have higher financial literacy also tend to exhibit more consumptive behavior. This can happen because a better understanding of financial management actually encourages confidence in consumptive shopping. Therefore, a good financial understanding does not immediately suppress a person's consumptive behavior, especially for users of the Shopee PayLater service.

This result aligns with research by Setiawati and Alam (2023); Sufatmi and Purwanto (2021),which indicates that financial literacy positively influences consumptive behavior. However, this challenges conventional assumptions in financial behavior theory, Ajzen's Theory of Planned Behavior (1991), suggests that increased financial literacy should lead to more rational, restrained consumption. In contrast, Generation Z Shopee PayLater users in Surabaya with higher financial literacy feel more confident in managing debt and leveraging financial services, which encourages, rather than limits, their consumption. Financially literate individuals may view themselves as capable of managing financial risks and justify consumption decisions as strategic, especially when tied to promotions or discounts. The highest loading factor in the study, planning before spending, supports this perception of responsible consumption. Practically, this implies that financial education should go beyond knowledge and also address behavioral attitudes and risk awareness. Overconfidence in managing debt could lead to longer-term financial vulnerability. Therefore, both educational institutions and fintech providers should design holistic financial literacy programs that incorporate not only planning skills but also critical thinking about financial decision-making.

The Influence of Ease of Use on the Consumptive Behavior of Shopee PayLater Users in Generation Z in Surabaya City

Ease of use demonstrates a positive and statistically significant effect on consumptive behavior, indicated by a path coefficient of 0.595 and a p-value of 0.000, which is below the α = 0.05 significance threshold. Consequently, the second hypothesis, stating that ease of use positively and significantly influences the consumptive behavior of Shopee PayLater users within Generation Z in Surabaya, is accepted. This positive relationship indicates that the easier Shopee PayLater is to use, the more likely its users are to exhibit increased consumptive behavior. This illustrates that the ease of use of the Shopee PayLater service makes generation Z in the city of Surabaya more consumptive, especially for those who have financial limitations. This finding raises concerns about the potential for technology-driven financial tools to unintentionally encourage irresponsible spending habits.

This finding is the same as research by Astuti and Dasman (2024); Rosyada (2024) which found that ease of use has a positive influence on consumptive behavior. These results explain that Shopee PayLater users, especially generation Z in Surabaya city, feel that in using this service they do not need a lot of effort and they can get the goods or services they want without having to pay for them first. With this convenience, it then encourages generation Z to continue to use it in consumption activities, both planned and excessive. This research is supported by the questionnaire results for the ease of use variable, where the indicator with the highest loading factor is the statement that using Shopee PayLater requires minimal effort. This illustrates that the convenience obtained then causes the intensity of using the PayLater service for consumption activities to be even greater. When users find it easy to use a Shopee PayLater

service, perceived self-control will also encourage consumptive intentions and actions, especially in individuals with weak self-control. This emphasizes the psychological influence of ease on impulsive financial decision-making. Therefore, promoting digital literacy and responsible usage habits becomes essential to mitigate the risk of overconsumption. Additionally, future studies could explore the role of self-regulation strategies as a moderating factor between ease of use and consumptive behavior.

The Moderation Test

Table 7. Moderation test results

	Path Coefficient	T-Statistics	P-Values	Information
Lifestyle (Z) * FL (X1) -> CB (Y)	0,155	2,739	0,006	Significant
Lifestyle (Z) * EoU (X2) -> CB (Y)	-0,030	0,469	0,639	Non-Significant

Source: Research data

Based on the results of the hypothesis test, it was found that H1 is rejected and H2 is accepted, as follows; 1) Path coefficient value of Financial Literacy (X1) on Consumptive Behavior (Y) was 0,282 and the p-value was 0,024 < 0,05. This shows that good financial literacy has not been able to suppress the consumptive behavior of the respondents. 2) The path coefficient value of Ease of Use (X2) on Consumptive Behavior (Y) is 0,595 and the p-value is 0,000 < 0,05. This result indicates that the ease of using the Shopee PayLater service causes high levels of consumptive behavior in individuals.

Lifestyle in Moderating the Influence of Financial Literacy on Consumptive Behavior of Generation Z in Surabaya City

The moderating effect of lifestyle on the link between financial literacy and consumptive behavior is positive and statistically significant, supported by a path coefficient of 0,155 and a p-value of 0,006, falling below the 5% significance level ($\alpha = 0,05$). Therefore, the third hypothesis that lifestyle significantly moderates The impact of financial literacy on consumptive behavior is supported. These results imply that a higher lifestyle level amplifies the effect of financial literacy on the consumptive behavior of Generation Z Shopee PayLater users in Surabaya City. This suggests that even individuals with good financial literacy may still engage in excessive consumption if they adopt a high-consumption lifestyle, highlighting the limitations of financial knowledge alone in curbing spending behavior.

The findings correspond with Faizah et al. (2023), who also demonstrated that lifestyle acts as a reinforcing factor in the relationship between financial literacy and consumptive behavior. The indicator on the lifestyle variable with the largest loading factor value is a statement about opinions on trending products or services, so it can be seen that Shopee PayLater users, especially generation Z in Surabaya city, have a high lifestyle because of their desire to own luxury and branded items that are trending. A high level of financial literacy indicates that individuals possess good knowledge of financial planning, which corresponds with their consumptive behavior. It can be concluded that individuals with a higher lifestyle tend to have greater financial literacy, such as a strong motivation to understand and use fintech services, enabling them to better manage and balance their consumption habits. TPB theory by (Ajzen, 1991) states that there are many factors can impact at the individuals' attitudes, including in making financial decisions, one of which is the subjective norm component where a individual's attitude towards their consumption can also be influenced by the social environment, such as trends or being influenced by other people's lifestyles. This condition

explains a person's self-control over his financial decisions, where a high lifestyle accompanied by a good level of knowledge of finance will encourage individuals to have the ability to manage finances better, so that when individuals feel that they understand the use of a fintech, it will strengthen the level of consumptive behavior. That way, the level of consumptive behavior will be high along with their high lifestyle. Therefore, lifestyle is something that must be controlled so as not to cause high consumptive behavior.

Lifestyle in Moderating the Influence of Ease of Use on Consumptive Behavior of Generation Z in Surabaya City

Lifestyle, in the correlation between ease of use and consumptive behavior, is found to have a non-significant effect, as indicated by a path coefficient of -0.030 and a p-value of 0.639, which is greater than the significance level of $\alpha = 0.05$. Therefore, The fourth hypothesis, which proposed that lifestyle moderates the relationship between ease of use and consumptive behavior, is rejected. This indicates that lifestyle does not significantly strengthen or weaken the effect of ease of use on the consumptive behavior of Generation Z Shopee PayLater users in Surabaya. The significant absence of moderating effects may be due to the dominant role of technological convenience in shaping the behavior of digital-native users. For Generation Z, who are highly accustomed to seamless digital transactions, ease of use might be a baseline expectation rather than a variable influenced by personal lifestyle. Moreover, lifestyle may not exert immediate influence in contexts where platform design and user interface are optimized to drive quick and effortless purchasing. Although the interaction term shows a negative but insignificant coefficient, suggesting that users with a more frugal lifestyle may be slightly less influenced by ease of use, the effect is not strong enough to be statistically meaningful. This implies that the persuasive power of digital ease can override lifestyle differences, highlighting the need for further investigation into other potential moderating factors such as self-control, financial awareness, or peer influence.

These results are in agreement with the research conducted by Astuti and Dasman (2024), which concluded that lifestyle fails to moderate the effect of ease of use on consumptive behavior. The indicator of the lifestyle variable with the highest loading factor value is a statement regarding opinions about products or services on existing trends or issues, which illustrates that generation Z in the city of Surabaya has a lifestyle based on trends so that they believe that owning luxury or branded goods can improve their social status. Meanwhile, in the ease of use variable, the indicator stating that using Shopee PayLater does not require much effort to use it. This then strengthens the motive to use PayLater services for consumptive activities because of the ease of use. So that regardless of the lifestyle they have, when an individual finds it easy to use fintech services, it will increase the intensity of use so that it will encourage high consumptive behavior.

CONCLUSION

This study aims to find out how financial literacy, ease of use, and lifestyle influence individuals' consumptive behavior. The findings reveal strong financial literacy are more likely to feel confident in managing their financial resources, which can lead to increased consumption. The ease of use has a positive influence on consumptive behavior, where the ease of use of the Shopee PayLater service will increase the intensity of generation Z in shopping so that it will increase their consumptive behavior. In addition, lifestyle is able to strengthen the influence of financial literacy on consumptive behavior, but cannot moderate the effect of ease of use on consumptive behavior. This shows that a high lifestyle will increase an individual's financial literacy to be able to compensate for the high level of consumptive. The ease of using the Shopee PayLater service, will make a high level of use so that users will behave more consumptively regardless of how their lifestyle.

The findings show that good financial literacy is not enough to suppress consumptive behavior, especially due to the ease of using fintech services and luxurious lifestyles. This indicates the need to improve understanding of digital financial literacy, wise use of PayLater service features, and good self-control over luxurious lifestyles. In addition, there are limitations in this study, namely the scope of the research objects used. Other more varied variables could be added, such as self-control, peer influence, or digital financial behavior, to obtain more comprehensive results.

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