ABSTRAK

Pesatnya penggunaan Shopee PayLater sebagai salah satu metode pembayaran *buy now pay later* (BNPL) telah memberikan kemudahan dalam bertransaksi, namun juga memunculkan kekhawatiran terhadap meningkatnya perilaku konsumtif, khususnya di kalangan Generasi Z yang merupakan kelompok pengguna layanan digital yang dominan. Meskipun penelitian mengenai perilaku konsumtif pengguna Shopee PayLater telah banyak dilakukan, penelitian yang secara khusus mengkaji pengaruh kemudahan penggunaan dan gaya hidup pada pengguna Shopee PayLater di kalangan Generasi Z di Kota Tanjungpinang masih terbatas. Penelitian ini bertujuan untuk menganalisis pengaruh kemudahan penggunaan dan gaya hidup terhadap perilaku konsumtif pengguna Shopee PayLater di kalangan Generasi Z di Kota Tanjungpinang. Penelitian ini menggunakan pendekatan kuantitatif dengan teknik pengumpulan data melalui penyebaran kuesioner menggunakan Google Form kepada 96 responden. Data dianalisis menggunakan analisis statistik deskriptif dan analisis regresi linear berganda dengan bantuan IBM SPSS versi 27. Pengujian data meliputi uji validitas, uji reliabilitas, uji asumsi klasik, uji parsial (uji t), uji simultan (uji F), serta uji koefisien determinasi (*Adjusted* R^2). Hasil penelitian menunjukkan bahwa kemudahan penggunaan berpengaruh signifikan terhadap perilaku konsumtif, sedangkan gaya hidup berpengaruh positif dan signifikan terhadap perilaku konsumtif. Secara simultan, kedua variabel berpengaruh signifikan terhadap perilaku konsumtif. Nilai *Adjusted* R^2 sebesar 0,308 menunjukkan bahwa kemudahan penggunaan dan gaya hidup mampu menjelaskan 30,8% variasi perilaku konsumtif. Temuan ini mengindikasikan bahwa kemudahan penggunaan dan gaya hidup merupakan faktor yang berperan dalam meningkatkan kecenderungan perilaku konsumtif pengguna Shopee PayLater di kalangan Generasi Z.

Kata Kunci: Kemudahan Penggunaan, Gaya Hidup, Perilaku Konsumtif, Shopee PayLater, Generasi Z.

ABSTRACT

The rapid growth of Shopee PayLater as a buy now, pay later (BNPL) payment service has provided greater convenience in conducting transactions. However, it has also raised concerns about increasing consumptive behavior, particularly among Generation Z, which represents the dominant group of digital service users. Although numerous studies have examined the consumptive behavior of Shopee PayLater users, research specifically investigating the influence of perceived ease of use and lifestyle on the consumptive behavior of Generation Z Shopee PayLater users in Tanjungpinang City remains limited. Therefore, this study aims to analyze the influence of perceived ease of use and lifestyle on the consumptive behavior of Generation Z Shopee PayLater users in Tanjungpinang City. This study employed a quantitative approach by distributing questionnaires through Google Forms to 96 respondents. The data were analyzed using descriptive statistical analysis and multiple linear regression analysis with IBM SPSS version 27. The data analysis included validity testing, reliability testing, classical assumption testing, partial testing (t-test), simultaneous testing (F-test), and the coefficient of determination (Adjusted R^2). The findings reveal that perceived ease of use has a significant influence on consumptive behavior, while lifestyle has a positive and significant influence on consumptive behavior. Simultaneously, both variables significantly influence consumptive behavior. The Adjusted R^2 value of 0.308 indicates that perceived ease of use and lifestyle explain 30.8% of the variance in consumptive behavior. These findings suggest that perceived ease of use and lifestyle play an important role in increasing the tendency toward consumptive behavior among Generation Z Shopee PayLater users.

Keywords: *Perceived Ease of Use, Lifestyle, Consumptive Behavior, Shopee PayLater, Generation Z.*