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Exploring the Impact of Social Media Promotion, Lifestyle, and Attractiveness on Gen Z's Pay Later Usage in Semarang

Tika[1*], Servano N. Elsandy[2], Rahadian B. Riandana[3], Novita Putriyani[4], Vini Ariana[5], Ali Mursid[6]

Master of Management, FEB, BPD University
e-mail: tikaa1834@gmail.com
[*]*corresponding author*

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ABSTRACT

This study aims to analyze the influence of social media influencer promotions, lifestyle, and attractiveness on the use of PayLater services among Generation Z in Semarang City using the Theory of Planned Behavior (TPB) approach. This study used a quantitative method with an purposive sampling technique on 100 respondents. Data were analyzed using the Partial Least Squares-Structural Equation Modeling (PLS-SEM) method. The results showed that social media influencer promotions and lifestyle had a positive effect on the use of PayLater services. In addition, social media influencer promotions also had a significant effect on lifestyle and consumer attractiveness. However, attractiveness did not have a significant effect on PayLater use. These findings indicate that orientation towards convenience, digital trends, and modern lifestyles are the main factors in driving the adoption of fintech services among Generation Z. This study strengthens the TPB that subjective norms, attitudes, and perceived behavioral control influence the intention to use fintech services.

Kata Kunci:
paylater
influencer
gaya hidup
daya tarik
generasi Z

ABSTRAK

Penelitian ini bertujuan menganalisis pengaruh promosi influencer media sosial, gaya hidup, dan daya tarik terhadap penggunaan layanan PayLater pada Generasi Z di Kota Semarang dengan menggunakan pendekatan Theory of Planned Behavior (TPB). Penelitian ini menggunakan metode kuantitatif dengan teknik purposive sampling terhadap 100 responden. Data dianalisis menggunakan metode Partial Least Squares-Structural Equation Modeling (PLS-SEM). Hasil penelitian menunjukkan bahwa promosi influencer media sosial dan gaya hidup berpengaruh positif terhadap penggunaan layanan PayLater. Selain itu, promosi influencer media sosial juga berpengaruh signifikan terhadap gaya hidup dan daya tarik konsumen. Namun, daya tarik tidak berpengaruh signifikan terhadap penggunaan PayLater. Temuan ini menunjukkan bahwa orientasi pada kemudahan, tren digital, dan gaya hidup modern menjadi faktor utama dalam mendorong adopsi layanan fintech pada Generasi Z. Penelitian ini memperkuat TPB bahwa norma subjektif, sikap, dan persepsi kontrol perilaku mempengaruhi niat penggunaan layanan fintech.

Introduction

Indonesia's e-commerce sector has seen rapid growth, driven in part by the rising adoption of digital payment methods among urban populations. According to a study by Saputri et al. (2025), the digitalization of payment systems especially in urban settings has positively influenced the willingness to use online payment technologies. Furthermore, Riskawati et al. (2023), highlighted that the COVID-19 pandemic served as a key trigger in accelerating the transition to cashless transactions across the country. This shift has created a favorable environment for the expansion of digital financial services, such as Buy Now, Pay Later (BNPL), which offers convenience and payment flexibility, particularly for younger consumers. Research by Sukanadi & Abiyasa (2025), revealed that BNPL usage significantly impacts impulsive buying behavior among Generation Z, suggesting that the ease of digital transactions is reshaping the consumption habits of the younger generation.

In recent years, Buy Now, Pay Later (BNPL) services have emerged as one of Southeast Asia's most widely adopted digital financial innovations, offering users a fast, convenient, and efficient way to transact (Pertiwi et al., 2025; Amanda et al., 2023). This growing trend aligns with the research of Sampeallo et al. (2025), who found that BNPL has played a pivotal role in accelerating digital transaction adoption across different age groups in Asia, particularly in developing nations. Supporting this, Tang et al. (2025) reported a notable rise in BNPL usage among digital natives especially Generation Z and millennials who view the service as a more flexible and lower-risk alternative to traditional credit card systems.

In Indonesia, the city of Semarang recognized as a key hub for both economic and educational activity in Central Java has experienced significant growth in the adoption of digital services among students and young professionals. Generation Z in Semarang, as digital natives, enjoy widespread access to fintech applications, including BNPL features integrated into e-commerce platforms and digital wallets. This is supported by the study of Muzakkir et al. (2025), which highlights that the inclusion of Pay Later options on Indonesian e-commerce platforms is largely influenced by promotional incentives, user-friendly interfaces, and flexible payment schemes that particularly attract younger users.

In addition, Generation Z's use of Pay Later services is shaped not only by technological factors but also by the influence of social media promotions, lifestyle representations, and both personal and social motivations. Promotional content on social media can enhance awareness and spark interest in Pay Later options, as digital content and influencers play a key role in shaping Gen Z's lifestyle choices and spending habits. Research by Marklen et al. (2025), reveals that the credibility of influencers measured through attractiveness, trustworthiness, and expertise has a significant impact on the purchase intentions of Gen Z in Indonesia. Similarly, Fakhriah & Anggarawati (2024), found that both the appeal and perceived similarity (homophily) between influencers and their followers positively affect Gen Z's interest in purchasing products via social media. As a result, the synergy between social media marketing, lifestyle imagery, and influencer impact creates an effective communication strategy in driving decisions to use Pay Later services.

Conversely, lifestyle plays a crucial role in shaping the financial decision-making of the younger generation. Research by Fitri & Puspita (2025), revealed that lifestyle choices, social media engagement, and hedonistic shopping motivations significantly impact the consumer behavior of Gen Z in Jakarta. These findings are further supported by international studies.

For instance, Fitri & Puspita (2025), also noted that the perceived credibility of influencers particularly their attractiveness and trustworthiness affects Gen Z's purchasing intentions. Similarly, Nguyen et al. (2024), found that the physical appeal and reliability of influencers on TikTok boost buying interest among young consumers, especially in the cosmetics industry. Additionally, Ananda et al. (2025), emphasized that both influencer credibility and parasocial relationships foster aspirational lifestyle perceptions, which in turn fuel the consumption patterns of the younger generation.

Previous research on the use of BNPL services in Indonesia has primarily concentrated on internal factors such as financial literacy, self-control, and consumerist lifestyles (Kmail & Indrawati, 2023; Utami & Isbanah, 2023; Yahya et al., 2023). These studies suggest that higher levels of financial literacy and self-discipline tend to reduce the likelihood of using Pay Later services. However, this effect may be diminished by a consumer-oriented lifestyle (Retnaningrum & Sundari, 2025; Hilwana A. et al., 2026). Despite these insights, most existing models remain focused on psychological dimensions and have yet to incorporate external influences such as social media marketing and influencer appeal which are increasingly significant in shaping Generation Z's digital financial behaviors.

Several other studies highlight the influence of external factors on digital financial behavior. Research by Djafarova & Trofimenko (2019), Sokolova & Kefi (2020), Putra & Sumadi (2023), dan Shavira (2025), demonstrates that social media marketing and the credibility of influencers especially in terms of attractiveness and trustworthiness significantly impact purchase intentions and the adoption of digital payment methods among Generation Z. Nevertheless, the specific connection between social media promotion and Pay Later usage behavior has yet to be empirically explored, particularly among youth in major urban areas like Semarang.

This study addresses two primary research gaps. First, there is a lack of empirical evidence exploring how social media promotions influence the use of Pay Later services among Generation Z particularly when considering the mediating effects of lifestyle and influencer appeal. Second, the role of attractiveness as an individual-level factor influencing digital financial decision-making remains underexplored, especially in the context of BNPL services in Indonesia. To fill these gaps, the study adopts a quantitative approach, utilizing surveys distributed via questionnaires to Generation Z Pay Later users in Semarang. The collected data is analyzed using Structural Equation Modelling with Partial Least Squares (SEM-PLS), grounded in the Theory of Planned Behaviour (Ajzen, 1991). According to this theory, behavior is shaped by intention, social norms, and perceived behavioral control. In this model, social media promotion and lifestyle function as external stimuli, while attractiveness is positioned as a personal stimulus that strengthens the formation of intention and behavior related to the use of digital financial services.

Literature Review

Theory of Planned Behaviour

This study is grounded in the Theory of Planned Behaviour (TPB), formulated by Ajzen, (1991). According to this theory, an individual's actions are primarily influenced by their behavioral intentions, which are shaped by three core elements: attitude toward the behavior, subjective norms, and perceived behavioral control. Attitude refers to a person's favorable or unfavorable evaluation of engaging in a particular behavior. Subjective norms relate to the perceived social pressure or expectations from others. Perceived behavioral control reflects the individual's belief in their ability or capacity to perform the behavior. Collectively, these components help predict the likelihood that someone will engage in a specific action. The TPB framework has been extensively used in studies on consumer behavior, especially in analyzing the adoption of digital financial technologies, Buy Now Pay Later services, and online shopping behavior (Ajzen, 1991;George, 2004).

Within the context of Pay Later services, the Theory of Planned Behaviour (TPB) offers a robust framework for analyzing consumer intentions regarding the adoption of deferred payment options. Research indicates that consumer attitudes such as viewing Pay Later as convenient, secure, or advantageous are key predictors of adoption (Nguyen & Pham, 2024; Ahmad et al., 2025). Subjective norms emerge through peer influence and prevailing digital trends, which help normalize and encourage the use of such services (Ahmad et al., 2025). Perceived behavioural control (PBC), on the other hand, reflects an individual's confidence in their financial knowledge, self-regulation, and ability to manage delayed payments effectively (Octaviana et al., 2024; Ahmad et al., 2025). These three TPB components operate interactively exposure to social media and peer validation often enhances favorable attitudes and perceived control, thereby strengthening consumers' intention to utilize Pay Later services.

Empirical research has validated the applicability of the Theory of Planned Behaviour (TPB) in understanding consumer intentions to adopt Pay Later services. For example, a study by Putri & Iriani (2020), found that users' positive perceptions of the convenience and reliability of Shopee Pay Later significantly enhanced their intention to continue using the service reinforcing TPB's emphasis on attitude as a key predictor of behavioral intention. This trend is also supported by global studies: large-scale, cross-national research has shown that demand for BNPL/Pay Later services tends to be higher among younger and lower-income groups, with adoption closely tied to perceptions of convenience and financial limitations (Chen et al., 2024; DeHaan et al., 2024). Additional research into the psychological aspects of fintech adoption has highlighted the roles of perceived usefulness, social influence, and financial literacy aligned with perceived behavioral control in shaping BNPL intentions among Generation Z and young consumers (Abed & Alkadi, 2024; Gerrans et al., 2021). Building on this body of evidence, the current study applies the TPB framework by interpreting financial literacy and self-control as indicators of perceived behavioral control, while lifestyle is positioned to represent both subjective norms and attitude toward consumption. This integrated perspective seeks to capture the combined impact of internal factors (such as financial awareness and self-regulation) and socially influenced lifestyle choices on both the intention to use and actual usage of Pay Later services.

Hypothesis Development

The conceptual framework for this study is derived from the Theory of Planned Behaviour Ajzen (1991), and Social Influence Theory, where social media promotion is treated as an external stimulus, while attractiveness functions as a personal stimulus. Building on this model, the study's hypotheses are developed as follows: According to the Theory of Planned Behaviour Ajzen (1991), social media promotions contribute to the formation of subjective norms and positive attitudes that support the adoption of digital financial services like Pay-Later. Global research has shown that increased exposure to social media promotions significantly drives the uptake of Buy Now, Pay Later (BNPL) services among younger consumers (Yu Jing et al., 2024; Alqarzaee & Ahmed, 2024; Aseng, 2020). Consequently, a stronger influence from social media promotions is likely to lead to a higher likelihood of individuals using Pay-Later services. Based on this rationale, the following hypothesis is proposed in this study.

H1: Social Media Influence Promotion has a positive effect on Pay later Usage

Social media plays a crucial role in influencing attitudes toward behavior by shaping lifestyle norms among younger consumers. Research by Khansa & Putri (2022), shows that TikTok content significantly affects adolescent lifestyles by introducing emerging digital consumption patterns. Similarly, Chen et al. (2024), found that ongoing exposure to social media intensifies lifestyle aspirations through constant engagement with visually curated content. Omar & Dequan (2020), further demonstrated that frequent interaction on social platforms fosters materialistic values and lifestyle-driven behaviors among youth. Supporting this, Lisnawita et al. (2020), confirmed that Instagram has contributed to shifts in students' daily consumption habits and lifestyle choices. Collectively, these findings underscore the powerful role of social media in shaping lifestyle behavior, providing a basis for the hypothesis that stronger social media influence promotes a more lifestyle-oriented mindset. Hence, the following hypothesis is proposed in this study.

H2: Social Media Influence Promotion has a positive effect on Lifestyle

Within the Theory of Planned Behaviour (TPB) framework, lifestyle can be seen as a reflection of an individual's attitude toward behavior. Kamil et al. (2024), demonstrated that lifestyle has a significant influence on the use of online Pay Later services and also shapes consumer spending patterns. Similarly, Salma et al. (2024), found that lifestyle plays a key role in purchase decisions involving Shopee Pay Later users in Bandar Lampung. Supporting this, Berlianti & Suwaidi, (2023), confirmed a positive relationship between lifestyle and the financial behavior of Pay Later users engaged in peer-to-peer lending in Surabaya. Based on these findings, the following hypothesis is proposed in this study.

H3: Lifestyle has a positive effect on Pay later Usage

Social media promotions influence perceived attractiveness by leveraging visual elements and the appeal of influencers, which in turn enhance users' perceptions of ease of use and the benefits of the service. Empirical evidence indicates that visually appealing and credible influencers as well as high-quality digital content positively impact consumers' perceived usefulness and ease of use, thereby encouraging the adoption of digital services (Yuliana & Pravitasari, 2023; Duffett & Mxunyelwa, 2025; Kim, 2025). In the context of Pay Later services, visually engaging promotions, intuitive user interface demonstrations, and endorsements from attractive influencers help reduce perceived complexity and highlight the advantages of deferred payment, ultimately increasing consumers' intention to adopt such services. Based on this reasoning, the following hypothesis is proposed in this study.

H4: Social Media Influence Promotion has a positive effect on Attractiveness

Perceived attractiveness enhances individuals' sense of behavioral control over using Pay Later services. When users view a Pay Later platform or its promotional content as visually appealing, functionally efficient, and emotionally engaging, they are more likely to perceive the service as easy to use and beneficial. This, in turn, increases their confidence in managing deferred payments. Empirical studies support this relationship: visual appeal has been shown to positively affect perceived ease of use and usefulness (Garcia II et al., 2023; Kim, 2025). Furthermore, research on BNPL adoption reveals that perceived usefulness and user experience/interface design are key predictors of consumers' intention to adopt such services (Abed & Alkadi, 2024). As a result, the visual, functional, and emotional attractiveness of a service fosters a stronger sense of perceived control, thereby promoting the adoption of financial technologies like Pay Later. Based on this rationale, the following hypothesis is proposed in this study.

H5: Attractiveness has a positive effect on Pay later Usage

Research Model

This research model explains the relationship between social media influencer promotions, lifestyle, attractiveness, and PayLater service usage among Generation Z using the Theory of Planned Behavior (TPB) approach. In this model, social media influencer promotions act as independent variables that influence consumer lifestyle and attractiveness. Influencers are considered capable of shaping Generation Z's perceptions, preferences, and consumption patterns through persuasive and informative digital content. Furthermore, lifestyle and attractiveness act as intervening variables that bridge the influence of influencer promotions on PayLater service usage.

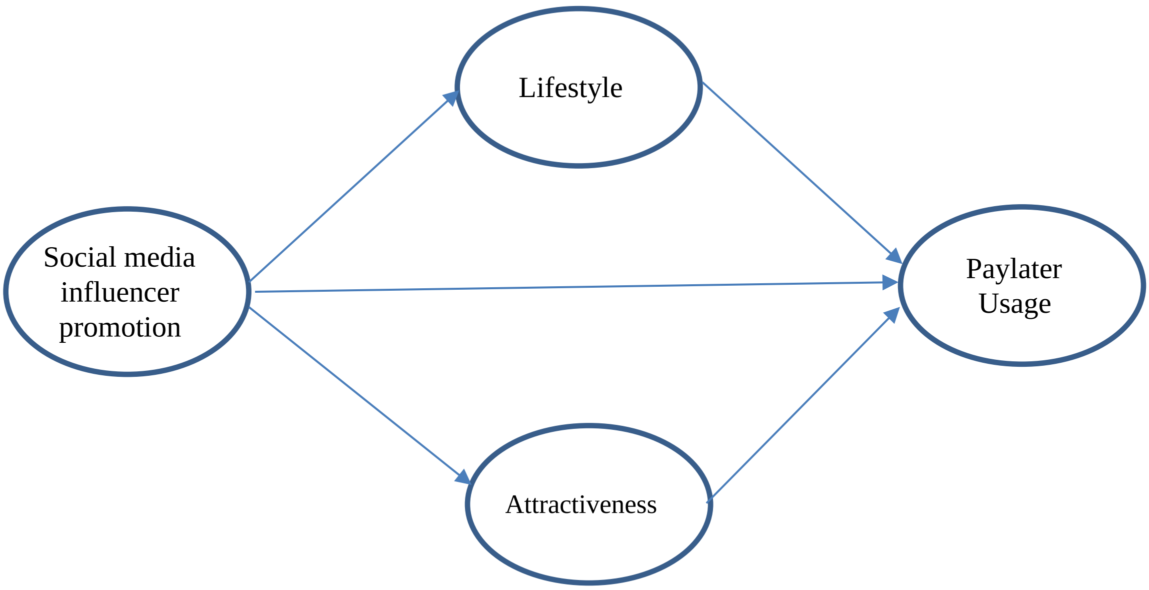


Figure 1. Research Model

Methodology

This research adopts a quantitative approach through the use of a survey method to empirically investigate how Social Media Influence Promotion, Lifestyle, and Attractiveness affect Pay Later Usage among Generation Z in Semarang. The quantitative design is well-suited for this study, as it focuses on assessing causal relationships between variables through the analysis of numerical data. The data were processed using Partial Least Squares-Structural

Equation Modelling (PLS-SEM) with SmartPLS 4, an analytical method appropriate for exploratory research, predictive modeling, and studies involving relatively small sample sizes (Hair et al., 2022).

The target population of this study consists of Generation Z individuals in Semarang City, specifically those between the ages of 18 to 27 who have used Pay Later services such as ShopeePayLater, GoPayLater, Kredivo, or Akulaku. As many as 100 respondents were taken as samples using purposive sampling, namely sampling with certain criteria such as: (1) individuals who currently live in Semarang City, (2) members of Generation Z, and (3) individuals who have used paylater services at least once in the last six months. Primary data for this study were gathered through an online questionnaire administered via Google Forms.

Table 1. Operational Definition of Variables

Variable	Definition	Indicators	References
Social Media Influence Promotion (X)	Promotional efforts on digital platforms affecting user perception	1. Content quality, 2. Influencer credibility, 3. Engagement level, 4. Media exposure 5. Interactivity	Djafarova & Trofimenko (2019); Nguyen et al. (2024);Yadav & Rahman, (2017)
Lifestyle (M1)	Behavioural patterns related to activity, interest, and opinion	1. Activity, 2. Interest, 3. Opinion (AIO) 4. Interest 5. Hedonistic Consumption	Fitri & Puspita, (2025); Kamil et al. (2024); Salsabilla & Wicaksono (2025)
Attractiveness (M2)	Perceived attractiveness of influencers or promotional content	1. Physical attractiveness, 2. Similarity, 3. Likability 4. Trustworthiness 5. Credibility	Sokolova & Kefi (2020); Marklen et al. (2025) ; Putra (2025)
Pay later Usage (Y)	Level of frequency and behavioural intention in Pay Later use	1. Usage frequency, 2. Convenience, 3. Payment intention, 4. Impulsive tendency 5. Ease of acces	Sukanadi & Abiyasa (2025); Farhani et al. (2023); Akana (2022)

The data analysis in this study is carried out PLS-SEM using SmartPLS 4.0 and follows a structured sequence of steps. (1) the measurement model (outer model) is evaluated to test the validity and reliability of the constructs. This involves examining indicator loadings, AVE, Composite Reliability, and Cronbach's alpha. Discriminant validity is assessed to confirm that each construct is conceptually distinct. This is done using the Fornell-Larcker Criterion and the Heterotrait-Monotrait (HTMT) ratio; (2) the structural model (inner model) is analyzed to explore the relationships between constructs. This step includes assessing the coefficient of determination (R^2), effect size (f^2), and predictive relevance (Q^2), along with hypothesis testing using a bootstrapping procedure at a 5% significance level (Hair et al., 2022).

Results and Discussion

a. Overview of Respondents

This research engaged 100 active users of Paylater services in Semarang, Indonesia, consisting of 55% female and 45% male respondents. The data indicates a higher participation of women in digital financial service usage, supporting previous studies that suggest female consumers are more inclined to use Buy Now, Paylater (BNPL) services due to the convenience offered and a tendency toward emotionally driven spending (Juita et al., 2024).

Table 2. Characteristic Responden

Characteristic	Frequency	Percent
Gender		
- Male	45	45%
- Female	55	55%
Education		
- SMA/SMK	52	52%
- D1/D2/D3	8	8%
- Bachelor/S1	40	40%
Employee Status		
- students	12	12%
- full-time employees	58	58%
- entrepreneurs	30	30%
Paylater		
- Shopee	49	49%
- Gopay	27	27%
- Kredivo	17	17%
- Akulaku	7	7%

Source: Data Processing, 2025

All participants fell within the 18 to 28-year-old range, identifying them as part of Generation Z the age group most responsive to financial technology and showing the highest levels of digital service adoption in Indonesia (Widjaja & Legowo, 2024). These findings strengthen the argument that social influences and ease of technology use are key factors motivating Generation Z's engagement with fintech solutions like Pay Later (Mulia & Wardhani, 2024). Regarding educational background, 52% of participants were high school or vocational school graduates, while 40% held a bachelor's degree, suggesting that Pay Later services have been adopted across various educational levels. This aligns with previous research indicating that both education and digital literacy contribute significantly to individuals' readiness to embrace fintech solutions (Setyanti et al., 2025). In terms of employment status, most respondents were full-time employees (58%), followed by entrepreneurs (30%) and students (12%). This distribution implies that Pay Later services are utilized not only for personal or consumptive needs but also to support productive and income-generating activities. These findings are consistent with studies showing that lower to middle-income groups often use Pay Later as a tool for managing short-term cash flow (Irsya & Faturohman, 2024). Additionally, 79% of respondents reported using Pay Later services for over a year. Shopee

PayLater emerged as the most widely used platform (49%), followed by GoPayLater (27%), Kredivo (17%), and Akulaku (7%). This indicates a trend of multi-platform usage among younger users, driven by factors such as digital promotions, transaction convenience, and a lifestyle oriented toward digital consumption (Bahasoan et al., 2025).

b. Measurement Model Evaluation

The measurement model was assessed to confirm that all indicators effectively represented their respective latent constructs and met the criteria for validity and reliability prior to analyzing the structural model. The results demonstrated that all outer loading values were above 0.70 and the Average Variance Extracted (AVE) values exceeded 0.50, indicating satisfactory convergent validity (Hair et al., 2022). Additionally, both Cronbach's Alpha and Composite Reliability (CR) values were above 0.70, confirming that the indicators exhibited strong and consistent internal reliability (Li & Lay, 2024). Discriminant validity was evaluated using HTMT ratio, with all values falling below the 0.90 threshold, suggesting that each construct was conceptually distinct and did not exhibit multicollinearity (Dzin & Lay, 2021).

Convergent Validity and Construct Reliability

The findings presented in Table 3 indicate that all indicators have outer loading values exceeding 0.70, demonstrating a strong contribution to their respective constructs. Additionally, all Average Variance Extracted (AVE) values are above 0.50, suggesting that each construct accounts for more than 50% of the variance in its indicators. Furthermore, both Cronbach’s Alpha and Composite Reliability (CR) values surpass the 0.70 threshold, reflecting strong internal consistency and stable measurement across indicators (Li & Lay, 2024).

Table 3. Outer Model Evaluation

Construct	**Indicator**	**Outer Loading**	**Cronbach’s Alpha**	**Composite Reliability**	**AVE**
Social Media Influence Promotion (X)	X1.1	0,845			
	X1.2	0,841			
	X1.3	0,896	0,905	0,929	0,725
	X1.4	0, 812			
	X1.5	0, 861			
Lifestyle (M1)	M1.1	0,930			
	M1.2	0,839			
	M1.3	0,906	0,923	0,942	0,766
	M1.4	0,843			
	M1.5	0,856			
Attractiveness (M2)	M2.1	0,872			
	M2.2	0,854			
	M2.3	0,875	0,915	0,936	0,746
	M2.4	0,816			
	M2.5	0,901			
Pay Later Usage (Y)	Y1.1	0,908			
	Y1.2	0,824			
	Y1.3	0,871	0,919	0,939	0,756
	Y1.4	0,865			
	Y1.5	0,877			

Source: Data Processing, 2025

Discriminant Validity

Discriminant validity in this study was tested to ensure that each construct in the model had clear conceptual differences and that there was no overlap in measurement between latent variables. As shown in Table 4, the HTMT values for all construct pairs fall within the range of 1.055 to 1.074. Although some values slightly surpass the commonly recommended threshold of 0.90, this remains methodologically acceptable given the strong conceptual linkages among constructs in the context of digital consumer behavior (Hair et al., 2022).

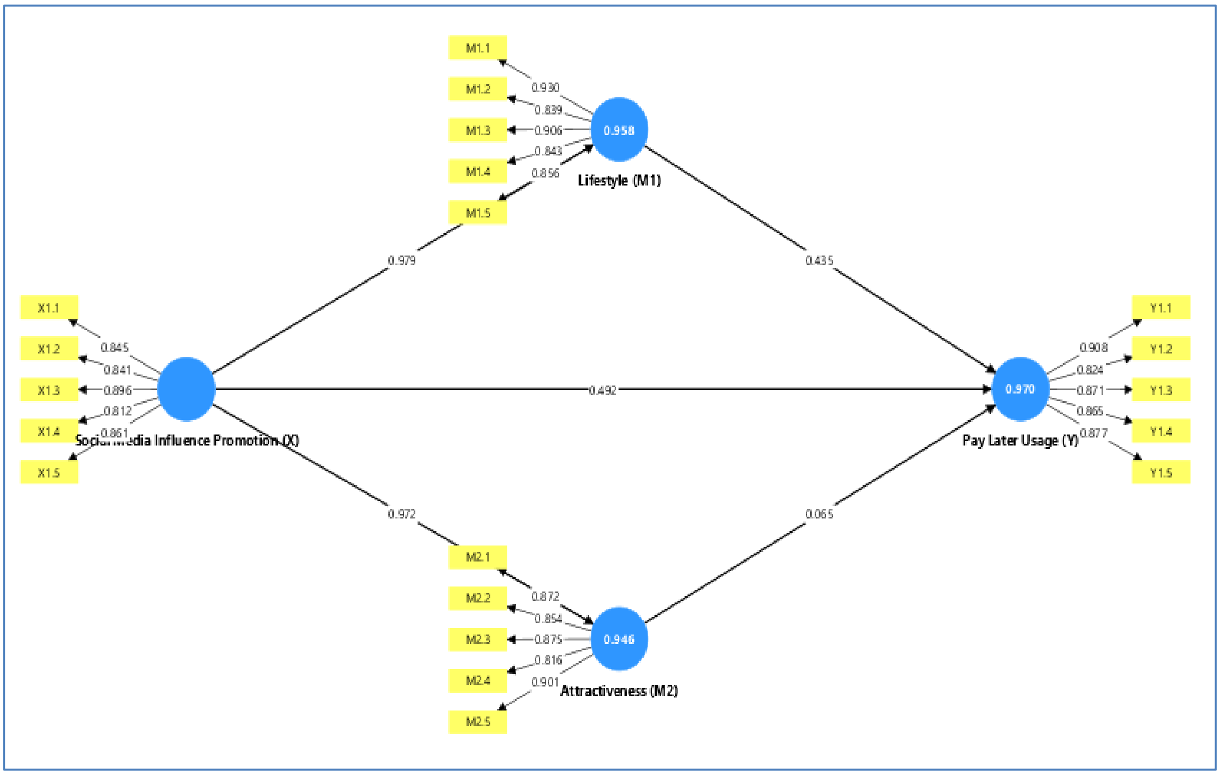
Table 4. Discriminant Validity

Construct	X	M1	M2	Y
Social Media Influence Promotion (X)	-	1,070	1,068	1,074
Lifestyle (M1)	1,070	-	1,064	1,063
Attractiveness (M2)	1,068	1,064	-	1,055
Pay Later Usage (Y)	1,074	1,063	1,055	-

Source: Data Processing, 2025

Structural Model Evaluation (Inner Model)

Structural model evaluation was conducted to assess the strength of the relationship between latent constructs, the predictive ability of the model, and the magnitude of the influence of exogenous variables on endogenous variables in explaining Pay Later service usage behavior. The analysis was performed using the Partial Least Squares-Structural Equation Modeling (PLS-SEM) approach through SmartPLS 4 software, as shown in Figure 2 below.



Source: Data Processing Desember, 2025

Figure 2. Structural Model of PLS-SEM Analysis Results

The coefficient of determination (R-square) is used to measure how much the exogenous variables are able to explain the variance of the endogenous variables (Table 5).

Table 5. R-Square

Endogenous Variables	R-square	R-square Adjusted
Lifestyle (M1)	0,958	0,958
Attractiveness (M2)	0,946	0,945
Pay Later Usage (Y)	0,970	0,969

Source: Data Processing, 2025

The analysis reveals that the Social Media Influence Promotion (X) variable accounts for 95.8% of the variance in Lifestyle (M1) and 94.6% of the variance in Attractiveness (M2). Furthermore, the combined influence of Social Media Influence Promotion (X), Lifestyle (M1), and Attractiveness (M2) explains 97.0% of the variance in Pay Later Usage (Y). These exceptionally high R-square values indicate that the model possesses strong and reliable explanatory power, demonstrating that the exogenous variables play a significant role in predicting respondents' behavior in using Pay Later services.

The model fit assessment was carried out using two key indicators: the Standardized Root Mean Square Residual (SRMR) and the Normed Fit Index (NFI). The SRMR value obtained was 0.057, which is below the recommended threshold of 0.08, signifying a good model fit. Additionally, the NFI value reached 0.753, suggesting that the structural model constructed is sufficiently appropriate for predictive analysis. Taken together, these results indicate that the model demonstrates acceptable statistical fit and is suitable for use within the context of PLS-SEM-based research (Hair et al., 2022).

The results from the path coefficient analysis reveal varying directions and strengths in the relationships between latent constructs. Social Media Influence Promotion (X) shows a strong direct positive effect on Lifestyle (M1), with a coefficient of 0.979, and on Attractiveness (M2), with a coefficient of 0.972 both indicating very strong associations. In addition, Lifestyle (M1) positively influences Pay Later Usage (Y) with a coefficient of 0.435, while Attractiveness (M2) also has a positive, albeit weaker, effect on Pay Later Usage (Y), with a coefficient of 0.065. Social Media Influence Promotion (X) further demonstrates a direct positive effect on Pay Later Usage (Y) with a coefficient of 0.492, highlighting the significant role of digital promotions in shaping user behavior regarding Pay Later services. Overall, the structural model evaluation confirms that the model has strong predictive power, as evidenced by its high R-square values and model fit indicators that meet established feasibility standards. The relationships among constructs clearly indicate that Social Media Influence Promotion (X) is the most influential factor, directly impacting Lifestyle (M1), Attractiveness (M2), and Pay Later Usage (Y). Therefore, the proposed research model can be considered robust, well-fitted, and structurally sound, making it suitable for further hypothesis testing.

Hypothesis Testing

Hypothesis testing was conducted to assess the strength and significance of the relationships between latent constructs that had been established in the research model. The analysis was performed using the bootstrapping method with 5,000 resampling's in SmartPLS 4 software.

Table 6. Hypothesis Test Results (Bootstrapping)

Hypt	Relationship	Original Sample	T-Statistics	P-value	Description
H1	SMIP → Lifestyle	0,979	214,680	0,000	Significant
H2	SMIP → Attractiveness	0,972	144,484	0,000	Significant
H3	Lifestyle → PLU	0,435	3,664	0,000	Significant
H4	Attractiveness → PLU	0,065	0,783	0,434	Not Significant
H5	SMIP → Pay Later Usage	0,492	5,494	0,000	Significant

Note: SMIP=Social Media Influence Promotion; PLU= Pay Later Usage
Source: Data Processing, 2025

Discussion of Findings

This study demonstrates that promotions by social media influencers have a significant and positive effect on both lifestyle and perceived attractiveness. In addition, lifestyle is found to have a meaningful and positive influence on the use of PayLater services. However, the effect of attractiveness on PayLater usage is not statistically significant. The research also reveals that social media influencer promotion directly contributes to increased PayLater usage in a significant way. These results support the notion that social media promotions play a key role in shaping digital consumer behavior, particularly by influencing lifestyle choices and decision-making processes in fintech-related transactions.

The findings indicate that social media influencer promotion has a significant effect on lifestyle. This suggests that digital promotions delivered through influencers play a crucial role in shaping consumer lifestyles by embedding elements of social identity and aspirational consumption into everyday habits. Similar results were reported by Husna (2023), who found that Generation Z's lifestyle is heavily influenced by the practicality and aspirational nature of PayLater services. Additionally, research by Lutfillah et al. (2024), demonstrated that social media influence and digital marketing strategies substantially shape lifestyle preferences, which in turn impact financial behaviors related to PayLater usage. These findings reinforce the perspective that lifestyle evolves as a mediating outcome of prolonged exposure to digital promotions.

The study further validates that social media influencer promotion has a significant impact on perceived attractiveness. This indicates that marketing content delivered by influencers enhances consumers' perception of the appeal associated with a brand or product. As noted by Fitrisam et al. (2025), social media serves as a space for self-expression and identity building, where digital financial tools like PayLater are often viewed as symbols of lifestyle appeal. Similarly, Agustin (2022), found that social influence and perceived attractiveness are key factors influencing the adoption of PayLater services. In this context, attractiveness encompasses not just visual or aesthetic qualities, but also the social recognition and approval users receive through their engagement with digital platforms.

The significant and positive relationship between lifestyle and PayLater usage suggests that a lifestyle focused on convenience and hedonistic values contributes to greater adoption of PayLater services. This aligns with the findings of Sakti & Anwar (2025), who revealed that lifestyle significantly enhances the link between financial literacy and spending behavior among Shopee PayLater users. Likewise, Kamil et al. (2024), found that lifestyle has a direct influence on consumption habits and purchasing behavior through the use of PayLater platforms. These findings highlight that Generation Z's use of PayLater is not solely based on financial necessity but is also driven by lifestyle preferences and the appeal of digital convenience.

The analysis revealed a positive but statistically insignificant relationship between attractiveness and PayLater usage. This indicates that although visually appealing and emotionally engaging digital promotions may capture users’ attention, they do not significantly influence actual usage behavior of PayLater services. This result is consistent with findings by Susanto et al. (2024), who emphasized that factors such as trust and perceived usefulness have a stronger influence on fintech adoption compared to attractiveness alone. Therefore, while attractiveness may help generate awareness and favorable perceptions, it must be supported by functional value and social influence to effectively drive user behavior.

The findings indicate that social media influencer promotion has a direct and significant effect on PayLater usage. This supports the view that exposure to digital promotions especially those delivered by social influencers motivates consumers to adopt fintech services as part of their social identity and financial behavior. These results align with the study by Fatmawati & Suwardi (2024), which found that social media influence, ease of use, and perceived behavioral control are key drivers of PayLater adoption among Millennials. Similarly, Lutfillah et al. (2024), highlighted that social influence plays a major role in PayLater usage among students, showing that promotional exposure significantly shapes consumer decisions in the digital financial landscape.

The overall results of this study are consistent with Ajzen's Theory of Planned Behavior (TPB), which asserts that individual actions are guided by three main components: attitude, subjective norms, and perceived behavioral control. In the context of this research, social media influencer promotion represents the subjective norm element, acting as a form of external social pressure and digital persuasion that motivates individuals to adopt PayLater services. Lifestyle reflects the attitudinal aspect, capturing consumers’ favorable perceptions of flexible and convenience-oriented financial behavior that aligns with modern consumption patterns. Attractiveness, along with perceived ease of using digital platforms, relates to perceived behavioral control, representing users' confidence in their ability to effectively manage PayLater tools within their financial routines. Aligned with the study by Arraniri et al. (2025), integrating the TPB framework into fintech adoption reveals that the intention to use PayLater is not solely influenced by practical considerations like perceived utility and control but is also shaped by lifestyle aspirations and social expectations. Therefore, Generation Z’s intention to engage with PayLater services is best understood as a psychological process driven by social influence, lifestyle preferences, and self-efficacy offering a holistic perspective on digital financial behavior in Indonesia.

Conclusion

This study reveals that social media influencer promotion and lifestyle significantly influence Paylater usage among Generation Z in Semarang, while attractiveness does not have a meaningful impact without the support of perceived trust and utility. The results affirm the relevance of the Theory of Planned Behavior in explaining digital financial behavior, where social media promotions act as subjective norms, lifestyle reflects attitudes, and perceived convenience aligns with behavioral control. By highlighting the importance of social influence and lifestyle alignment, the study offers valuable insights for enhancing fintech adoption strategies. These findings suggest that fostering meaningful digital engagement and integrating financial services into users' everyday lifestyles are key to encouraging sustained use of Paylater platforms.

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