

COMBILE-T intervention: An effort to control the motivation to behave in a consumptive manner of Pay Later in Gen Z

*Laily Rahmah¹, Anisa Nisfi Zakia¹, Dzulfikar Maula Al-Farizi¹, Muhammad Imadudin Al Rasyid¹, Lailil Muna Sahara¹

¹Faculty of Psychology, Universitas Islam Sultan Agung, Semarang, Indonesia

*Corresponding Author

E-mail: laily@unissula.ac.id

Received:	Revised:	Accepted:	Published:
11 January 2026	4 March 2026	30 March 2026	18 April 2026

How to cite (APA 7th style): Rahmah, L., Zakia, A. N., Al-Farizi, D. M., Al Rasyid, M. I., & Sahara, L. M. (2026). COMBILE-T intervention: An effort to control the motivation to behave in a consumptive manner of Pay Later in Gen Z. *Proyeksi Jurnal Psikologi*, 21(1), 64-74. <https://doi.org/10.61251/jp.21.1.64-74>

Abstract

This study aims to assess the effectiveness of the COMBILE-T intervention in controlling consumer motivation in Gen Z, triggered by easy access to Pay Later services. This study uses a mixed methods sequential explanatory approach. The first stage was conducted using a quantitative experimental method using a pretest-posttest control group design. The second stage was conducted using a qualitative approach through interviews to explain and deepen the results of the quantitative research. Qualitative data were analyzed using thematic analysis. A total of 16 students from a private university in Semarang who met the inclusion criteria were selected through a purposive sampling technique and randomly divided into an experimental group and a control group, each consisting of 8 participants. Data collection instruments were a consumer behavior scale ($\alpha = 0.802$) and interviews. Quantitative data analysis was conducted using the Wilcoxon Signed-Rank test to measure differences within groups, and the Mann-Whitney U test to compare between groups. The results showed that the EG consumer score decreased by an average of 3.63 points, while the CG increased by 1.75 points. The difference in change between the experimental (EG) and control (CG) groups was statistically significant ($p = 0.030$; $p < 0.05$). Although the decrease in EG scores was not statistically significant ($p = 0.128$; $p > 0.05$), qualitative results revealed eight themes of positive change, including increased self-control, financial attitudes and literacy, rational decision-making skills, financial management, emotional well-being, self-awareness, and motivation to become an agent of social change. These findings suggest that the Combile-T intervention is potentially effective in reducing consumer behavior, as indicated by the significant difference in change between the experimental and control groups. The Combile-T intervention demonstrated a significant differential effect compared to the control group in suppressing increased consumer behavior among Gen Z pay-later users.

Keywords: COMBILE-T intervention; consumer behavior motivation; Gen Z; pre-test post-test group design; pay later

INTRODUCTION

The development of financial technology (fintech) services, particularly pay-later features, has transformed consumer spending patterns, particularly among Generation Z (Gen Z). Ease of access, payment flexibility, and instant gratification have made pay-later an increasingly popular



This work is licensed under a [Creative Commons Attribution-ShareAlike 4.0 International License](https://creativecommons.org/licenses/by-sa/4.0/).

© 2026 Authors

payment method among young people (Nailah et al., 2023). Data from the Indonesian Financial Services Authority shows that pay-later financing reached IDR 31.6 trillion as of March 2025, a 39.3% increase compared to the previous period (Aprilia, 2025). Furthermore, 26.5% of pay-later users are Gen Z aged 18–25 (Muhamad, 2024). This increase indicates a high tendency for consumer behavior in this age group.

The use of Pay Later without proper financial management has the potential to encourage impulsive buying behavior and a hedonistic lifestyle (Restike et al., 2024; Widhiantara & Armedio, 2024). This can lead to debt accumulation and financial hardship. Data from PT Perindo Biro Kredit (Perindo Credit Bureau) indicates that non-performing loans from the Gen Z group reached IDR 460 billion in December 2023. The impact is not only economic but also psychological, such as increased stress, anxiety, and depression due to financial pressure (Nadhifah et al., 2024).

Theoretically, consumer behavior is influenced by various factors, both internal and external, such as lifestyle, personality, knowledge, and social environment (Hayati et al., 2020). Various interventions have been developed to address this behavior, including psychological approaches such as Cognitive Behavioral Therapy (CBT). However, previous research has shown that CBT has not consistently resulted in significant behavioral changes, particularly in the context of financial decision-making, and requires a longer intervention duration to maintain adaptive behavioral changes (Mustofa & Nurjannah, 2022).

These findings indicate a research gap, namely the limited effectiveness of stand-alone psychological interventions in changing consumer behavior. On the other hand, financial literacy has been shown to play a crucial role in improving individuals' ability to manage finances, understand risks, and make more rational economic decisions. However, research that simultaneously integrates psychological approaches and financial education remains limited.

Based on this gap, this study seeks to develop a Cognitive Behavior Therapy–Financial Literacy (COMBILE-T) intervention, an integrative approach that combines cognitive restructuring with improved financial literacy skills. This intervention is designed not only to change mindsets but also to equip individuals with practical skills in managing finances through activities such as financial recording and self-reflection. This integrative approach is expected to produce more sustainable behavioral changes, because it targets cognitive, emotional, and behavioral aspects simultaneously. Thus, this study is important to test the effectiveness of the COMBILE-T intervention in reducing consumptive behavior among Pay Later users among Gen Z, while also filling the limitations of previous research related to the integration of psychological interventions and financial literacy.

Although various studies have examined psychological interventions such as Cognitive Behavioral Therapy (CBT) in changing individual thought patterns and behavior, its effectiveness in producing sustainable behavioral change, particularly in the context of financial decision-making, still shows mixed results. For example, Judith S. Beck emphasized that CBT is effective in changing cognitive distortions, but behavioral change requires a longer and more consistent

process. Other research also shows that CBT interventions often have a greater impact on cognitive aspects than actual behavioral change, particularly on behaviors influenced by impulsivity and consumption habits (Mustofa & Nurjannah, 2022).

On the other hand, the financial literacy approach has been widely studied as an effort to improve individuals' ability to manage finances and make rational economic decisions. A study by Lusardi and Mitchell (2014) showed that financial literacy plays a significant role in improving individual financial well-being. However, this approach tends to focus on knowledge and skills, thus failing to fully address psychological factors such as cognitive biases, self-control, and impulsive drives that underlie consumer behavior. Furthermore, research by Soman (2015) in behavioral economics shows that changes in financial behavior are influenced not only by knowledge but also by psychological factors and the decision-making context. This indicates that single interventions, whether psychological or educational, have limitations in producing comprehensive behavioral change.

Thus, there is a clear research gap, namely the limited number of studies that integrate psychological approaches and financial literacy in a single structured intervention model, particularly in the context of consumer behavior due to Pay Later use in Generation Z. Therefore, this study offers a novel contribution through the development of COMBIL-T (Cognitive Behavioral Therapy–Financial Literacy Intervention) as an integrative intervention model that combines cognitive restructuring with improving financial management skills. This approach is expected to overcome the limitations of previous interventions by targeting cognitive, emotional, and behavioral aspects simultaneously. Based on this background and gap, the purpose of this study is to test the effectiveness of the COMBIL-T intervention in reducing consumer behavior in Pay Later users among generation Z, as well as to explain the mechanisms of change that occur through a qualitative approach.

With the innovation in the form of COMBIL-T Intervention, it is hoped that it can increase Gen Z's self-control against consumptive behavior due to the use of Pay Later, thereby creating a young generation that is financially healthy, highly competitive, and supports the strengthening of quality human resources needed to succeed thematic program number 6, namely strengthening science, technology, and education, as a foundation in realizing Golden Indonesia 2045.

METHOD

This study used a mixed methods sequential explanatory approach, a design that begins with the collection and analysis of quantitative data, followed by qualitative data to explain and deepen the quantitative results (Creswell & Creswell, 2018). In the quantitative stage, this study used an experimental method with a pretest–posttest control group design, which is included in the true experimental design because it involves a control group and randomization (Campbell & Stanley, 1963).

This experimental design is an extension of the initial plan of a one-group pretest–posttest

design. The design change was made for methodological reasons to increase internal validity, as a control group design allows researchers to compare changes resulting from the treatment with those from a group that did not receive the intervention, allowing for more robust causality testing (Shadish et al., 2002).

This design involves two groups, namely the experimental group and the control group. Both groups were given measurements before (pretest) and after (posttest) treatment. Treatment was only given to the experimental group in the form of COMBILE-T Intervention, while the control group did not receive any treatment. To minimize bias, researchers controlled for extraneous variables such as lifestyle (tendency to use Pay Later) and personality traits (tendency to spend behavior). Control was carried out through an initial screening process in selecting research subjects.

This research was conducted over four months at a private university in Semarang. The population was students who used Pay Later services. The sampling technique used purposive sampling with the following criteria: (1) students who had used Pay Later services and (2) had a tendency towards consumer behavior motivation of at least moderate category. Adjustment of the criteria from high to moderate category was carried out based on screening results, to ensure the availability of suitable subjects without reducing the research relevance.

The screening process was conducted using an online questionnaire (Google Form), and 16 subjects met the criteria. The relatively small sample size ($n = 16$) in this study is justified because it was a pilot study, namely an initial study to test the effectiveness of an intervention before it was implemented on a larger scale (Hertzog, 2008). Furthermore, in experimental research with multi-session interventions, the use of small samples is still acceptable as long as internal controls are strictly implemented (Julious, 2005). Subjects were then randomly assigned into two groups: the experimental group ($n = 8$) and the control group ($n = 8$). The COMBILE-T Intervention is an integration of Cognitive Behavioral Therapy (CBT) and financial literacy psychoeducation. CBT has been empirically proven effective in changing maladaptive thought patterns and behaviors (Beck, 2011), while financial literacy plays a role in improving rational financial decision-making (Lusardi & Mitchell, 2014). The intervention was implemented in five sessions, a combination of offline and online. The stages of providing intervention can be seen in Table 1.

The research instrument was a Likert-type consumer motivation scale (1–4). This scale has a reliability coefficient of 0.802, indicating good internal consistency (Nunnally & Bernstein, 1994). The construct validity of the instrument was based on theoretical indicators of consumer motivation, including impulsive drives, short-term gratification orientation, and unplanned purchasing tendencies, and was validated by expert judgment by psychologists.

Quantitative data analysis was performed using SPSS. Assumption testing was performed using the Shapiro–Wilk Test and Levene's Test for homogeneity. The Shapiro–Wilk Test was chosen because it has good statistical power for small samples (Razali & Wah, 2011). The results showed that the data were normally distributed but not homogeneous, so the analysis was

continued using non-parametric tests. The Wilcoxon Signed-Rank Test was used to test differences in pretest and posttest scores within each group, while the Mann–Whitney U Test was used to compare differences between groups. The use of non-parametric tests was based on considerations of small sample sizes and violations of the homogeneity assumption, making them more robust than parametric tests under these conditions (Field, 2013).

In the qualitative phase, data were obtained through evaluation interviews and analyzed using thematic analysis techniques (Braun & Clarke, 2006) to deepen our understanding of changes in consumer behavior as a result of the intervention. This study has several limitations. First, the small sample size limits the generalizability of the results. Second, the study's limited scope at a single institution reduces population representativeness. Third, the relatively short duration of the intervention is not sufficient to capture long-term effects. Therefore, further research is recommended using a larger sample size, broader coverage, and a longitudinal design.

Table 1. COMBILE-T intervention treatment sessions

Session	Activity
Pre-session (offline)	Explanation of informed consent, providing psychoeducation regarding the research objectives, as well as filling out the initial scale to ensure subject suitability, as well as filling out the pre-test on consumer behavior motivation to measure the initial condition of the participants.
Session 1 (offline)	Identification of problems and exploration of participants' consumer behavior.
Session 2 (offline)	Cognitive reconstruction with a CBT approach to change non-adaptive thought patterns related to the use of Pay Later.
Session 3 (offline)	Solution presentation in the form of financial literacy and workbook explanation
Session 4 (online)	Filling out a workbook containing budgeting and journaling
Session 5 (online)	Post-test scale filling & evaluation through interview techniques

RESULT AND DISCUSSION

Result

Based on the results of descriptive statistical analysis, the following are the pre-test and post-test scores for the experimental and control groups:

Table 2. Pre-test and post-test scores of experimental and control group subjects

Experimental				Control			
Name	Pre-test	Post-test	Gain (Post–Pre)	Name	Pre-test	Post-test	Gain (Post–Pre)
AV	12	12	0	TY	13	16	+3
HR	17	13	-4	RF	17	18	+1
FR	14	15	+1	MG	20	20	0
Ar	29	17	-12	FA	21	21	0
SL	22	18	-4	K	22	24	+2
SK	28	19	-9	AK	25	26	+1
GH	26	20	-6	NQ	25	30	+5
AN	20	25	+5	NS	29	31	+2
Mean	21.0	17.4	-3.625	Mean	21.5	23.25	+1.75

Descriptively, the experimental group showed a decrease in the average score of 3.625 points, while the control group showed an increase of 1.75 points. This indicates that the COMBILE-T Intervention was able to reduce the motivation for consumptive behavior due to the use of Pay Later, while in the control group that did not receive the intervention, the motivation for consumptive behavior actually increased. Changes in the motivation for consumptive behavior in the experimental and control groups can be seen in Figures 1, 2, and 3.

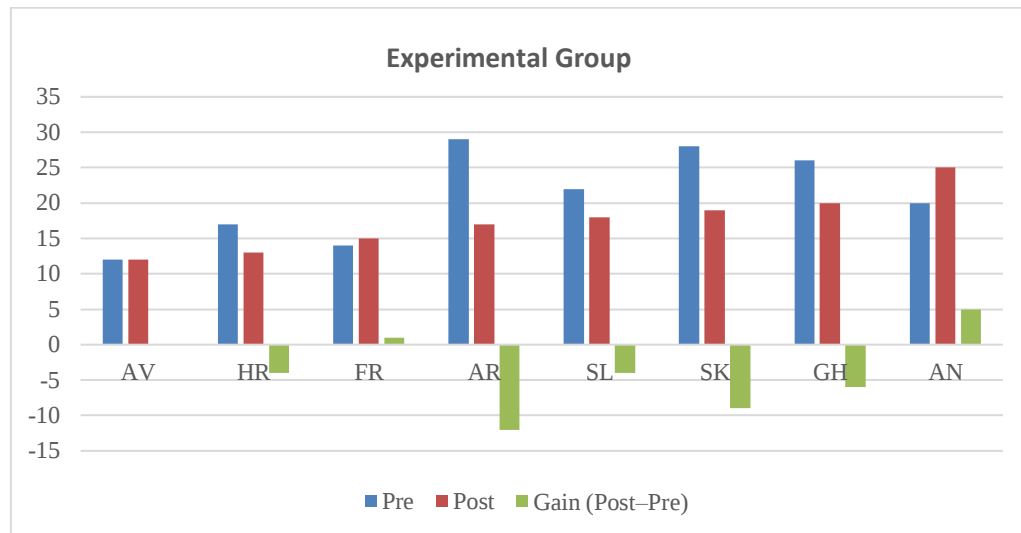


Figure 1. Graph of changes in scores of the experimental group

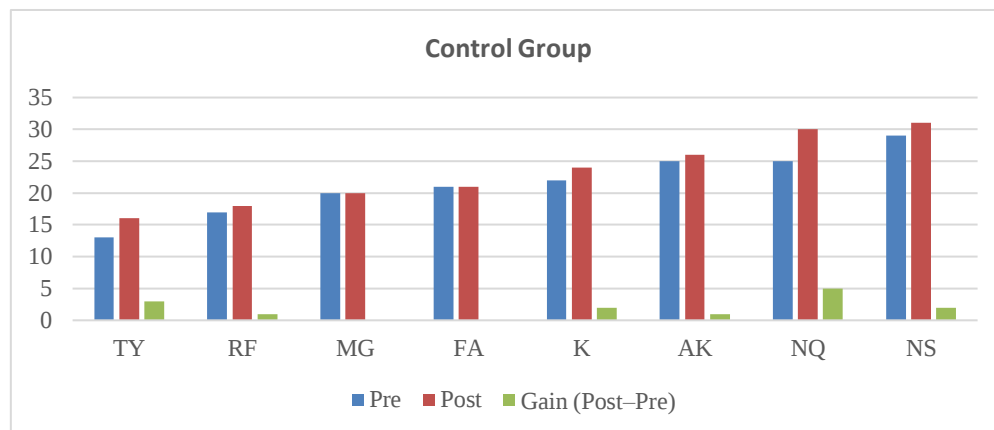


Figure 2. Graph of changes in control group scores

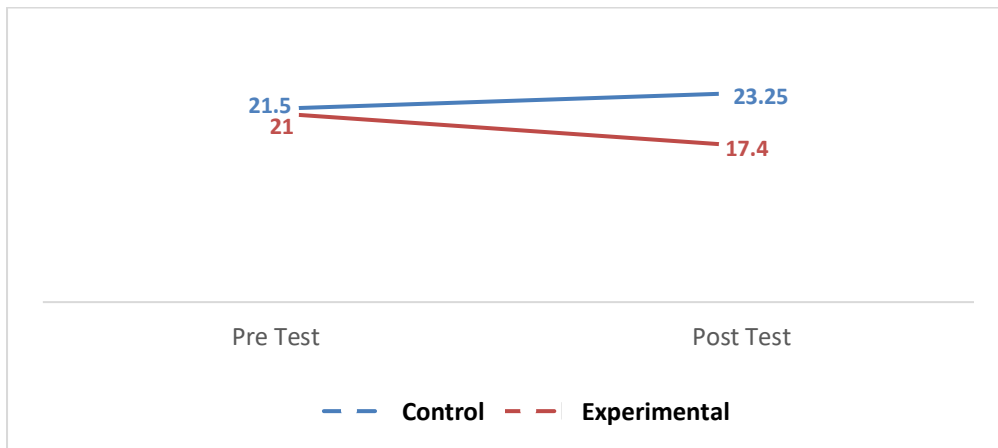


Figure 3. Graph of changes in mean scores of experimental and control groups

Based on Figure 1, it can be seen that most subjects in the experimental group experienced a decrease in their consumer behavior scores from pre-test to post-test, although there was variation between individuals. This pattern indicates a tendency for change towards a more adaptive direction after the COMBILE-T intervention, although this did not occur evenly across all participants. Meanwhile, Figure 2 shows that in the control group, there was a tendency for an increase in consumer behavior scores in most subjects. This indicates that without intervention, consumer behavior tends to increase, possibly influenced by external factors such as easy access to pay later or uncontrolled consumption habits. Furthermore, Figure 3 shows a comparison of the average score changes between the two groups. The experimental group experienced a decrease in their average score from 21.00 to 17.38 ($\Delta = -3.63$), while the control group experienced an increase from 21.50 to 23.25 ($\Delta = +1.75$). This pattern indicates a contrasting difference in the direction of change between the two groups, where the COMBILE-T intervention played a role in suppressing the tendency for increased consumer behavior that actually occurred in the control group.

Substantively, these findings indicate that although the decrease in the experimental group was not statistically significant, the intervention produced more adaptive changes than the no-intervention condition. In other words, the graph not only shows changes in scores but also illustrates that the intervention contributed to changing the trajectory of consumer behavior in the study subjects. Next, statistical hypothesis testing was carried out using SPSS, in the form of a data gain score normality test (Shapiro–Wilk test), variance homogeneity test (Levene's test), intra-group difference test (Wilcoxon signed-rank test), and inter-group difference test (Mann–Whitney U test).

Table 3. Gain score data normality test results (Shapiro–Wilk test)

Group	W Statistics	p-Value	Note
Experimental	0.983	0.976	Normally distributed
Control	0.907	0.334	Normally distributed

The results of the normality test showed that both groups had normally distributed data ($p > 0.05$). Therefore, the data met the assumption of normality.

Table 4. Results of the homogeneity of variance test (Levene's test)

Variable	Levene's Statistics	p-value	Note
Gain Score of Experimental & Control	5.359	0.036	Not homogeneous (p < 0.05)

The homogeneity test results showed a p-value of 0.036 ($p < 0.05$), indicating that the variance between the two groups was not homogeneous. Because the homogeneity assumption was not met, the analysis was continued using a non-parametric test to avoid bias in comparisons between groups.

Table 5. Results of the difference test within groups (Wilcoxon Signed-Rank Test)

Group	N	Statistics Z / W	p-value	Note
Experimental	8	5.0	0.128	No significant difference
Control	8	0.0	0.027	Significantly different (rising score)

The Wilcoxon Signed-Rank Test results showed that in the experimental group, there was no significant difference between the pre-test and post-test scores ($p = 0.128$). This means that although there was a decrease in the average score, the change was not statistically strong enough. In contrast, in the control group, a significant difference was found ($p = 0.027$) with an increase in the consumptive score, which means that without intervention, consumptive behavior actually increased significantly.

Table 6. Results of the inter-group difference test (Mann-Whitney U Test)

Variable	Statistics U	p-value	Note
Gain Score (Experimental vs Control)	11.5	0.030	There is a significant difference between groups

The results of the Mann-Whitney U Test showed a significant difference between groups ($p = 0.030$). Thus, the COMBIL-T intervention proved to be relatively effective in suppressing the increase in consumer behavior motivation compared to the group that did not receive treatment. In other words, it can be concluded that there is a potential for changes in consumer behavior motivation in the experimental group. This is supported by the results of qualitative analysis which found various forms of changes in consumer behavior motivation in research subjects placed in the experimental group, namely: (1) increased self-regulation and self-control; (2) changes in financial attitudes and behavior; (3) increased understanding of financial literacy; (4) increased ability in rational decision-making; (5) increased financial management; (6) increased emotional well-being and resilience; (7) increased awareness and self-reflection; (8) willingness to socialize financial literacy.

Discussion

The findings of this study support the hypothesis that the COMBIL-T intervention can help individuals, particularly Generation Z, control their consumer motivations triggered by easy access to Pay Later services. The findings of this study indicate that the COMBIL-T intervention resulted in a decrease in consumer motivation scores in the experimental group, although this was not statistically significant in the within-group analysis. However, the significant difference in changes between the experimental and control groups indicates that the intervention has a

differential effect in controlling consumer behavior tendencies. This finding aligns with previous research showing that behavioral interventions often do not immediately produce significant changes in the short term, but rather demonstrate a direction of adaptive change compared to the group without intervention (Soman, 2015).

When linked to Cognitive Behavioral Therapy (CBT) theory, the changes that occurred in the experimental group can be explained through a process of cognitive restructuring, characterized by an individual's ability to identify and change irrational thought patterns that drive consumer behavior. According to Judith S. Beck, CBT is effective in changing cognitive distortions, but behavioral change requires a longer process and continuous reinforcement (Beck, 2011). This explains why in this study, behavioral changes were not statistically significant, although descriptively they showed a decrease.

On the other hand, improvements in aspects such as self-control, rational decision-making, and financial management found in qualitative data demonstrate the important contribution of financial literacy to interventions. Research by Lusardi and Mitchell (2014) confirms that financial literacy plays a role in improving individuals' ability to make more rational economic decisions. However, financial literacy alone is often insufficient to change behavior without interventions addressing psychological aspects such as impulsivity and self-control. Therefore, the integration of CBT and financial literacy in COMBILE-T is relevant, as it can target both cognitive aspects and practical skills.

The results of this study also align with the behavioral economics approach, which states that financial behavior is influenced by the interaction of cognitive, emotional, and situational factors (Soman, 2015). In this context, COMBILE-T can be understood as an intervention that attempts to bridge these three aspects. Although the direct statistical effect is not yet strong, there are indications of changes in the psychological mechanisms underlying behavior.

However, this study has several limitations that require critical consideration. *First*, the small sample size ($n=8$ in the experimental group) potentially reduces statistical power, resulting in undetectable significant effects. *Second*, the relatively short duration of the intervention suggests that the changes occurring are still in their early stages (cognitive and affective), and have not yet been fully manifested in actual behavior. *Third*, variations in the level of participant engagement during the intervention may introduce participation bias, which could influence the final results. Furthermore, the use of a self-report design also opens up the possibility of subjectivity bias in measuring consumer behavior.

Theoretically, this study contributes to enriching the study of behavioral interventions by demonstrating that single approaches—either CBT or financial literacy—have limitations, and that integrating the two has the potential to create a more comprehensive model for changing consumer behavior. This research also supports the view that behavior change is a gradual process that begins with cognitive and affective changes before achieving stable behavior change.

Practically, the results of this study indicate that the COMBILE-T intervention can be used

as a preventative strategy to reduce consumer behavior among Generation Z, particularly in the face of easy access to pay-later services. This program can be implemented in educational contexts, student training, and community-based financial literacy programs. However, to increase its effectiveness, a longer intervention duration, a larger sample size, and enhanced monitoring and evaluation of participants are needed.

CONCLUSION

This study shows that the COMBILE-T intervention is effective in controlling consumer motivation in Generation Z, which is triggered by easy access to Pay Later services. Quantitative analysis using non-parametric tests revealed that the experimental group experienced an average decrease in consumer motivation scores, while the control group experienced an increase. The difference in changes between the two groups proved statistically significant. Although the decrease in the experimental group was not statistically significant, this was likely influenced by the small sample size and short duration of the intervention. However, in practice, the COMBILE-T intervention demonstrated its effectiveness in reducing impulsive shopping urges and improving the ability to make more rational and planned financial decisions.

Qualitative analysis supported the quantitative findings by identifying eight positive changes in intervention participants, including improved self-control, wiser financial attitudes, improved financial literacy, improved financial management, and improved emotional well-being and self-awareness. Participants were also motivated to share financial literacy knowledge within their social circles. Overall, the results of this study indicate that the COMBILE-T intervention has the potential to positively impact Generation Z participants in managing their motivations for consumer behavior and fostering more responsible financial literacy.

REFERENCES

- Aprilia, Z. (2025). *Utang warga RI di pay later sentuh Rp 31,6 triliun*. CNBC Indonesia. <https://www.cnbcindonesia.com/market/utang-warga-ri-di-pay-later-sentuh-rp-316-triliun>
- Beck, J. S. (2011). *Cognitive behavior therapy: Basics and beyond* (2nd ed.). Guilford Press.
- Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology*, 3(2), 77–101. <https://doi.org/10.1191/1478088706qp063oa>
- Campbell, D. T., & Stanley, J. C. (1963). *Experimental and quasi-experimental designs for research*. Houghton Mifflin
- Creswell, J. W., & Creswell, J. D. (2018). *Research design: Qualitative, quantitative, and mixed methods approaches* (5th ed.). SAGE Publications
- Field, A. (2013). *Discovering statistics using IBM SPSS statistics* (4th ed.). SAGE Publications.
- Hertzog, M. A. (2008). Considerations in determining sample size for pilot studies. *Research in Nursing & Health*, 31(2), 180–191. <https://doi.org/10.1002/nur.20247>
- Hayati, A., Yusuf, A. M., & Asnah, M. B. (2020). Contribution of self control and peer conformity

to consumptive behavior. *International Journal of Applied Counseling and Social Sciences*, 1(2), 16-24.

Julious, S. A. (2005). Sample size of 12 per group rule of thumb for a pilot study. *Pharmaceutical Statistics*, 4(4), 287–291. <https://doi.org/10.1002/pst.185>

Lusardi, A., & Mitchell, O. S. (2014). The economic importance of financial literacy: Theory and evidence. *Journal of Economic Literature*, 52(1), 5–44. <https://doi.org/10.1257/jel.52.1.5>

Muhamad, N. (2024). Milenial dan Gen Z mendominasi pengguna paylater di Indonesia. Katadata Databoks. <https://databoks.katadata.co.id>

Mustofa, M. R., & Nurjannah. (2022). Cognitive behavioral therapy. *Journal of Islamic Guidance and Counseling*, 2, 16–22.

Nadhifah, H. A., Sucipto, M. A. B., & Sudibyo, H. (2024). Tingkat perilaku konsumtif generasi Z pada mahasiswa program studi bimbingan dan konseling Universitas Pancasakti. *Jurnal Fokus Konseling*, 10(1), 17–27.

Nailah, A. P., Arta, F. P., & Chindy, R. S. (2023). Fenomena penggunaan paylater di kalangan mahasiswa. in *Prosiding Seminar Nasional* (176–187).

Nunnally, J. C., & Bernstein, I. H. (1994). *Psychometric theory* (3rd ed.). McGraw-Hill

Razali, N. M., & Wah, Y. B. (2011). Power comparisons of Shapiro-Wilk, Kolmogorov-Smirnov, Lilliefors and Anderson-Darling tests. *Journal of Statistical Modeling and Analytics*, 2(1), 21–33.

Restike, K. P., Prasasti, D., Fitriani, D. I., & Ciptani, M. K. (2024). Pengaruh literasi keuangan, perilaku pembelian impulsif, dan gaya hidup terhadap penggunaan Shopee PayLater Gen Z. *Jurnal Akuntansi Bisnis*, 22(1), 100–113.

Soman, D. (2015). *The last mile: Creating social and economic value from behavioral insights*. University of Toronto Press.

Shadish, W. R., Cook, T. D., & Campbell, D. T. (2002). *Experimental and quasi-experimental designs for generalized causal inference*. Houghton Mifflin.

Widhiantara, I. K., & Armedio, I. P. D. P. (2024). Studi kelayakan program cicilan e-wallet Shopee PayLater dan dampaknya terhadap gaya hidup hedonisme pada generasi Z. *Jurnal Ilmiah Satyagraha*, 7(1), 142–155.

Conflict of Interest Statement: The authors declare that the research was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.

Copyright © 2026 Author(s). This is an open-access article distributed under the terms of the [Creative Commons Attribution-ShareAlike 4.0 International License \(CC BY-SA 4.0\)](https://creativecommons.org/licenses/by-sa/4.0/). The use, distribution or reproduction in other forums is permitted, provided the original author(s) and the copyright owner(s) are credited and that the original publication in this journal is cited, in accordance with accepted academic practice. No use, distribution or reproduction is permitted which does not comply with these terms. If you remix, transform, or build upon the material, you must distribute your contributions under the same license as the original.