

DAFTAR PUSTAKA

- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211. [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T)
- Ajzen, I. (2020). The theory of planned behavior: Frequently asked questions. *Human Behavior and Emerging Technologies*, 2(4), 314–324. <https://doi.org/10.1002/hbe2.195>
- Akkaya, M. (2021). Understanding the impacts of lifestyle segmentation & perceived value on brand purchase intention: An empirical study in different product categories. *European Research on Management and Business Economics*, 27(3), 100155.
- Ananda, N. A., Ady, S. U., & Sayidah, N. (2024). The Role of Financial Literacy and Self-Control in Managing Students' Consumptive Behavior with *PayLater* Usage Decisions as a Mediating Variable. *International Journal of Social Science, Education, Communication and Economics*, 3(5), 1355–1366.
- Angelista, F. D., Anggraini, L. D., & Putri, A. U. (2024). Pengaruh Literasi Keuangan, Gaya Hidup dan Sikap Keuangan Terhadap Perilaku Keuangan Mahasiswa Pengguna Shopee *PayLater*. *Journal of Trends Economics and Accounting Research*, 4(3), 696–705. <https://doi.org/10.47065/jtear.v4i3.1197>
- Annisha, A. F., Gumilar, G., Roro, R., & Nurdianti, S. (2025). Pengaruh Literasi Keuangan Mahasiswa Dan Kemudahan Akses Terhadap Penggunaan Fintechjenis *PayLater*. *Jurnal Sains Student Research*, 3(3), 109–115.
- Annisha, A. F., Siliwangi, U., Gumilar, G., Siliwangi, U., Roro, R., Nurdianti, S., & Siliwangi, U. (2025). Pengaruh Literasi Keuangan Mahasiswa Dan Kemudahan Akses Terhadap Penggunaan Fintech Jenis *PayLater*. *Jurnal Sains Student Research*, 3(3), 109–115.
- Ariesta, A. (2025, Mei). *Hasil SNLIK 2025 OJK-BPS: Literasi dan Inklusi Keuangan RI Naik*.
- Barim, N. A. (2025). Impact of Financial Literacy , Lifestyle , and *PayLater* Use on Students' Financial Planning. *Jurnal Ilmu Ekonomi*, 8(4), 827–840.
- Baumeister, R. F., Vohs, K. D., & Tice, D. M. (2007). *The Strength Model of Self-Control*. 16(6), 351–355.
- Bisnis.com. (2025, April 23). *PayLater Makin Dicari, Pengguna Melonjak 25,53% Jadi 17,26 Juta per Februari 2025*. <https://finansial.bisnis.com/read/20250423/563/1871478/PayLater-makin-dicari-pengguna-melonjak-2553-jadi-1726-juta-per-februari-2025>
- Dwiwansi, P., Purnamasari, E. D., & Lazuardi, S. (2023). Pengaruh Literasi Keuangan Dan Financial Experience Generasi Milenial Terhadap Penggunaan *PayLater* Pada E-Commerce. *EKONOMIKA45 : Jurnal Ilmiah Manajemen, Ekonomi Bisnis, Kewirausahaan*, 10(2), 48–58. <https://doi.org/10.30640/ekonomika45.v10i2.781>
- Ghozali, I. (2016). Aplikasi Analisis Multivariate dengan Program IBM SPSS 23. *Semarang: Badan Penerbit Universitas Diponegoro*.
- Ghozali, I. (2021). *Aplikasi Analisis Multivariate IMB SPSS 26*. Badan Penerbit Universitas Diponegoro.
- Haiqal, M. R., Bintari, W. C., & Hidayah, N. (2024). Pengaruh Literasi Keuangan Dan Gaya Hidup Terhadap Minat Mahasiswa Menggunakan *PayLater* (Studi Pada Mahasiswa

- Universitas Muhammadiyah Sorong). *Scientific journal of economics, management, bussiness, and accounting*, 14(2), 413–427. <https://doi.org/10.37478/als.v14i2.4548>
- Harjanti, D., Angelina Nur, P., Noerchoidah, & Laura Sahetapy, W. (2025). Pengaruh Financial Management Behavior, Lifestyle, dan Self-Control Terhadap Impulsive Buying Pengguna Buy Now Pay Later. *Majalah Ekonomi: Telaah Manajemen, Akuntansi, dan Bisnis*, 31(1), 90.
- Hasyimi, R. D., Setyo, A., & Purnomo, D. (2024). Jurnal Kajian Ilmu Manajemen Pengaruh Literasi Keuangan , Locus of Control dan Gaya Hidup. *jurnal kajian ilmu manajemen*, 4(4), 482–488.
- Jamaluddin, F., Anshari, R., & Pribadi, M. I. (2025). The Influence Of Lifestyle On The Use Of *PayLater* Services With Financial Literacy As Moderation Variable : A Study Of Generation Z In Samarinda City. *The Fourth International Conference on Government Education Management and Tourism (ICoGEMT-4)*, 4, 1–13.
- Kamil, I., Ariani, M., & Irawan, I. A. (2024). The influence of lifestyle and financial literacy on online *PayLater* system and its impact on spending behavior. *Journal of Economics and Business Letters*, 4(2), 51–62. <https://doi.org/10.55942/jeb1.v4i2.285>
- Katadata.co.id. (2025, Maret 4). *Utang PayLater Masyarakat Indonesia Hampir Rp 30 Triliun*. <https://katadata.co.id/digital/fintech/67c6bab0a2004/utang-PayLater-masyarakat-indonesia-hampir-rp-30-triliun>
- Lusardi, A., & Mitchell, O. S. (2014). *of Financial Literacy : Theory and Evidence*. 52, 5–44.
- Lutfillah, N. Q., Hapsari, A. P., & Candrawati, T. (2024). Determinants of Students' Decisions to Use *PayLater* Digital Financial Products. *BASKARA : Journal of Business and Entrepreneurship*, 7(1), 42–54. <https://doi.org/10.54268/baskara.v7i1.23263>
- Mariyani, K., & Risanta, M. (2025). Pengaruh Literasi Keuangan, Gaya Hidup, dan Perilaku Pembelian Impulsif Terhadap Penggunaan Shopee *PayLater* Pada Generasi Z di Banjarmasin. *eCo-Fin: Economics and Financial*, 7(2), 1169–1180. <https://doi.org/10.32877/ef.v7i2.2529>
- Mellisa, & Rosmida. (2023). Pengaruh literasi keuangan, promosi penjualan dan gaya hidup terhadap perilaku konsumtif pengguna *PayLater*. *Journal of Economic, Business and Accounting*, 9(01), 41–51.
- Mulia, D. R. M., Rohayati, Y., & Yastica, T. V. (2025). Clustered For Clarity : Leveraging Aio And K-Means To Decode The Modest Fashion Market For Indonesian Muslimah Clustered For Clarity : Leveraging Aio And K-Means To Decode The Modest *Modest Journal Of Management And Entrepreneurship Research*, 06(3), 235–254. <https://doi.org/https://doi.org/10.34001/jmer.2025.9.06.3-72> CLUSTERED
- OECD. (2022). *Oecd / Infe Toolkit For Measuring Financial Literacy And Financial I Nclusion 2022*.
- OJK. (2024). *Literasi Keuangan*. Otoritas Jasa Keuangan.
- Post, T. J. (2024, Juni 26). *Buy Now, Pay Later Gains Ground as Credit Cards Decline: Report*. <https://www.thejakartapost.com/business/2024/06/26/buy-now-pay-later-gains-ground-as-credit-cards-decline-report.html>
- Rachmah, D., & Aufa, M. (2023). Pengaruh Pemahaman Literasi Keuangan, Manfaat, Dan

- Kualitas Layanan Bagi Mahasiswa Akutansi Terhadap Minat Menggunakan *PayLater*. *Jurnal Rimba: Riset Ilmu Manajemen Bisnis dan Akuntansi*, 1(4), 283–301.
- Rismaya, R., Ullum, M., & Mardiyani, M. (2025). The role of financial literacy and self-control: risky credit behavior in using *PayLater*. *Manajemen dan Bisnis*, 24(2), 296–311.
- Salsabila, R., Syamni, G., Ristati, & Muttaqien. (2025). Pengaruh literasi keuangan, gaya hidup, kontrol diri terhadap perilaku manajemen keuangan mahasiswa dalam penggunaan layanan shoppe *PayLater* (Studi Kasus Mahasiswa Fakultas Ekonomi dan Bisnis Universitas Malikussaleh). *JIC: Jurnal Intelek Insan Cendekia*, 2(5), 10031–10038.
- Sholehah, S. E., & Amaniyah, E. (2024). Pengaruh Literasi Keuangan Dan Risiko Terhadap Perilaku Konsumtif Mahasiswa Dengan Penggunaan Fintech Peyment (*PayLater*) Pada Shopee Sebagai Variabel Intervening. *Competence : Journal of Management Studies*, 18(1), 79–94.
- Silvialorensa, D. D., Hartono, & Dwihandoko, T. H. (2024). Pengaruh Literasi Keuangan dan Gaya Hidup terhadap Penggunaan *SPayLater* pada Generasi Z di Kecamatan Magersari Kota Mojokerto. *EBISMAN: eBisnis Manajemen*, 2(3), 51–66.
- Sofiyana, A., Didiek, V., & Aryanto, W. (2025). Peran Kontrol Diri Dalam Memediasi Literasi Keuangan , Gaya Hidup dan Interaksi Teman Sebaya Terhadap Perilaku Konsumtif Pengguna *PayLater* Gen Z di Kota Semarang. *SEIKO:journal of Managemet & Business*, 8(2), 52–65.
- Sugiyono. (2023). *Metode penelitian Kuantitatif Kualitatif dan R&D*.
- Sulaikah, H., Malik, A. januar, & Fitriyani. (2025). Dampak Gaya Hidup Dan Pendapatan Terhadap Keputusan Pembelian Fesyen Menggunakan *PayLater* Pada Mahasiswi Di Kampus Swasta Kota Makassar. *Center of Economic Students Journal*, 8(2), 654–663.
- Suyanto, A., Hafifuddin, H., Asiyah, D., Warsiati, W., & Kusumaningrum, A. (2025). Pengaruh Gaya Hidup Mahasiswa Dan Literasi Keuangan Terhadap Perilaku Konsumtif (Kajian Studi Literatur). *Indonesian Journal of Economic and Business*, 3(1), 53–61. <https://doi.org/10.58818/ijeb.v3i1.133>
- Tangney, J. P., Baumeister, R. F., & Boone, A. L. (2004). High Self-Control Predicts Good Adjustment , Less Pathology , Better Grades , and Interpersonal Success. *Journal of Personality*, April.
- Zein, A. Z. (2025). Financial Literacy, Consumptive Behavior, And Lifestyle On The Use Of Shopee *PayLater* With The Moderating Role Of Financial Behavior. *Indonesian Interdisciplinary Journal of Sharia Economics*, 8(2), 5910–5927.