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**THE INFLUENCE OF FINANCIAL MANAGEMENT EDUCATION, FINANCIAL LITERACY, AND PERSONAL FINANCIAL ATTITUDES ON PAYLATER USAGE: HEDONISTIC LIFESTYLE AS A MEDIATOR**

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**Abstract**

This study investigates the influence of Financial Management Education, Financial Literacy, and Personal Financial Attitudes on Paylater usage, with Hedonic Lifestyle as a mediating variable. It aims to determine whether these financial factors significantly impact Paylater use and whether Hedonic Lifestyle mediates the relationship. The research was conducted using a survey method with purposive sampling, targeting 600 university students across Indonesia who have used or are currently using Paylater services. Data were collected through questionnaires and analyzed using Structural Equation Modeling (SEM). The findings show that Financial Management Education, Financial Literacy, and Personal Financial Attitudes significantly influence Paylater usage. However, Hedonic Lifestyle does not have a significant direct effect and does not mediate the relationship between financial knowledge, attitudes, and Paylater use. This suggests that financially literate individuals with responsible financial attitudes may still choose to use Paylater not due to hedonistic motivations, but because of practical reasons such as convenience, urgency, or ease of access. The novelty of this study lies in its integrated model that combines financial behavioral factors with lifestyle aspects an approach that is still rarely explored in Paylater-related research.

**Keywords:** Paylater, Hedonism, Financial, Education, Attitudes

## INTRODUCTION

The advancement of information and communication technology has significantly impacted various aspects of life, including the financial sector. Innovations emerging from these technological developments have fundamentally transformed the way individuals and businesses conduct financial transactions (Dwiwansi et al., 2023). One rapidly growing innovation in recent years is financial technology, commonly known as fintech. Fintech encompasses a range of technology-based financial services designed to enhance convenience, efficiency, and accessibility for users.

One of the increasingly popular fintech products is the installment-based payment system without the use of a credit card, known as paylater (Adiprasetyo & Surjandy, 2024). This service offers an alternative solution for consumers who wish to conduct transactions flexibly without owning a conventional bank credit card. Through paylater, users can purchase goods or enjoy various services such as travel, entertainment, and daily necessities, with payments deferred or paid in installments according to applicable terms and conditions (Komarudin et al., 2024).

The ability to manage personal finances is a crucial aspect that can be acquired through learning processes and the application of sound financial management practices. This learning can be obtained from various sources, including formal education, financial seminars, financial literacy training, and personal experience in managing day-to-day finances (Nursinta et al., 2022). Furthermore, technological advancements have facilitated access to financial management information through various digital platforms, such as financial management applications, educational content on social media, and online financial consulting services (Angelista et al., 2024).

The convenience and flexibility offered by paylater services are inseparable from changes in modern lifestyle, especially among younger generations who tend to prioritize ease and practicality in transactions (Utami et al., 2024). However, despite its benefits, the use of paylater carries inherent risks, particularly when not accompanied by proper financial management (Laturette et al., 2021). Without sufficient financial awareness, individuals are at risk of falling into patterns of impulsive consumption and excessive debt accumulation (Nugrahanti et al., 2024a).

An essential component of financial management is personal financial attitudes, which describe how individuals manage income, control expenses, and plan long-term finances. Individuals with prudent financial attitudes are generally more cautious in using credit services such as paylater, whereas those with less discipline tend to be more vulnerable to consumptive behavior.

Financial management education plays a pivotal role in shaping individuals' financial behavior and decision-making processes. Such education helps individuals understand how to budget, save, invest, and avoid unnecessary debt, thereby enabling them to make wiser decisions regarding financial products, including paylater services (Nugrahanti et al., 2024a). In addition, financial literacy—which involves the knowledge and skills needed to make effective financial decisions—enables individuals to assess the suitability of paylater usage in relation to their financial goals and capabilities. Those with high financial literacy tend to use paylater services responsibly and with careful planning, while low financial literacy may lead to poor financial decisions resulting in financial stress (Azzahra et al., 2023).

Personal financial attitudes also significantly influence how individuals interact with financial products. Positive attitudes characterized by self-control, discipline, and goal orientation help individuals resist impulsive purchases and use paylater strategically. Conversely, negative financial attitudes may lead individuals to view paylater as a means to fulfill immediate desires without considering long-term consequences, often associated with a hedonistic lifestyle (Abnur et al., 2024).

The hedonistic lifestyle acts as a mediating variable linking financial management education, financial literacy, and personal financial attitudes to paylater usage (Feralda et al., 2023). Characterized by a focus on pleasure, luxury, and continuous pursuit of enjoyable experiences, the hedonistic lifestyle is increasingly prevalent in the digital era, where consumerism is amplified by social media and influencer culture (Nugrahanti et al., 2024a). Individuals with limited financial knowledge and weak financial attitudes are more susceptible to this lifestyle, using paylater to sustain a standard of living beyond their financial means (Norman et al., 2021).

Empirical studies indicate that financial education and literacy significantly mitigate the negative effects of a hedonistic lifestyle on financial behavior. Individuals who have undergone financial education are less likely to be influenced by superficial consumption trends and prioritize financial security. They tend to scrutinize their spending decisions carefully and resist temptations to use paylater schemes unless aligned with their financial plans. Furthermore, strong financial attitudes serve as a psychological buffer against impulsive spending (Juviyanty et al., 2023).

It is also important to consider demographic factors such as age, income level, and educational background in shaping financial behavior. Younger consumers tend to be more open to adopting new financial technologies, but often lack the experience or knowledge to use them wisely. Therefore, integrating financial management education into school curricula and community programs is a preventive measure against the misuse of paylater services.

To address the potential risks arising from hedonistic-driven paylater usage, collaboration among fintech companies, educational institutions, and government regulators is essential. Fintech companies should implement responsible lending practices and provide transparent information about their services. Educational institutions need to emphasize financial literacy as a core curriculum component, ensuring students graduate with practical personal finance knowledge. Meanwhile, government regulators must establish policies that protect consumers from harmful financial practices and promote transparency in the fintech industry (Firmansyah et al., 2022).

The emergence of paylater services reflects broader shifts in consumer behavior influenced by technological innovation, lifestyle changes, and evolving financial expectations. Although these services offer notable conveniences, they also pose risks that must be managed through education, awareness, and responsible usage. Financial management education, financial literacy, and personal financial attitudes are key factors determining how individuals utilize paylater services. When these factors are weak and hedonistic tendencies are strong, the likelihood of Paylater misuse increases, potentially resulting in adverse financial consequences. That's why, strengthening financial foundations and promoting balanced lifestyles are crucial for maximizing the benefits of paylater services without compromising individual financial well-being.

## REVIEW OF LITERATURE

Paylater is a payment method that allows users to buy goods and pay for them in installments without the need for a credit card or bank services. With this system, buyers can immediately use the goods without having to pay in advance. The process is similar to a credit card, where payment is made later according to the deadline set by the company for repayment (Paramitha, 2022). Financial management is important because it teaches how to manage financial resources effectively and efficiently, including cash management, financial statement analysis, budget planning, and investment decision-making. This ability is very useful for students to face future business challenges and understand how to manage financial risks, such as investment diversification, insurance, and risk management, which can determine the success or failure of a business (Abnur & Wibowo, 2024).

Financial management learning also helps individuals in building a good financial attitude, namely how someone views and manages their personal finances as a whole (Putra et al., 2020). This attitude reflects the principles or philosophies held regarding the use of debt, the level of security in financial conditions, and behavior that reflects personal financial status. Indicators of financial attitudes include orientation towards personal finances, views on debt, perceptions of financial security, and habits in managing financial resources. A good financial attitude can help someone make wiser financial decisions, including in the use of paylater services so as not to cause financial problems in the future (Fatimah & Susanti, 2018).

A hedonistic lifestyle can affect a person's financial behavior. This lifestyle focuses on seeking pleasure and personal satisfaction, often through the consumption of luxury goods or activities that provide momentary pleasure (Rohmanto & Susanti, 2021). Individuals who have a hedonistic lifestyle tend to be more consumptive and pay less attention to long-term financial management. If not balanced with a wise financial attitude and a good understanding of financial management, this lifestyle can cause financial problems, such as accumulating debt and personal economic instability. Therefore, an understanding of financial management, financial attitudes, and control over lifestyle are very important in avoiding the risk of uncontrolled use of paylater (Putra et al., 2020)

## RESEARCH METHOD

This study uses quantitative research using descriptive analysis. The data collection technique used is purposive sampling technique with a questionnaire instrument to students from various universities in Indonesia which resulted in 576 samples from respondents. The data that has been collected will be processed using Smart PLS software.

## RESULTS AND DISCUSSION

### Validity Test

Based on the image below, it can be seen that the outer loading values of all indicator variables X1, X2, X3, Z, and Y are greater than 0.6 (CHIN 1998) so they are said to be valid.

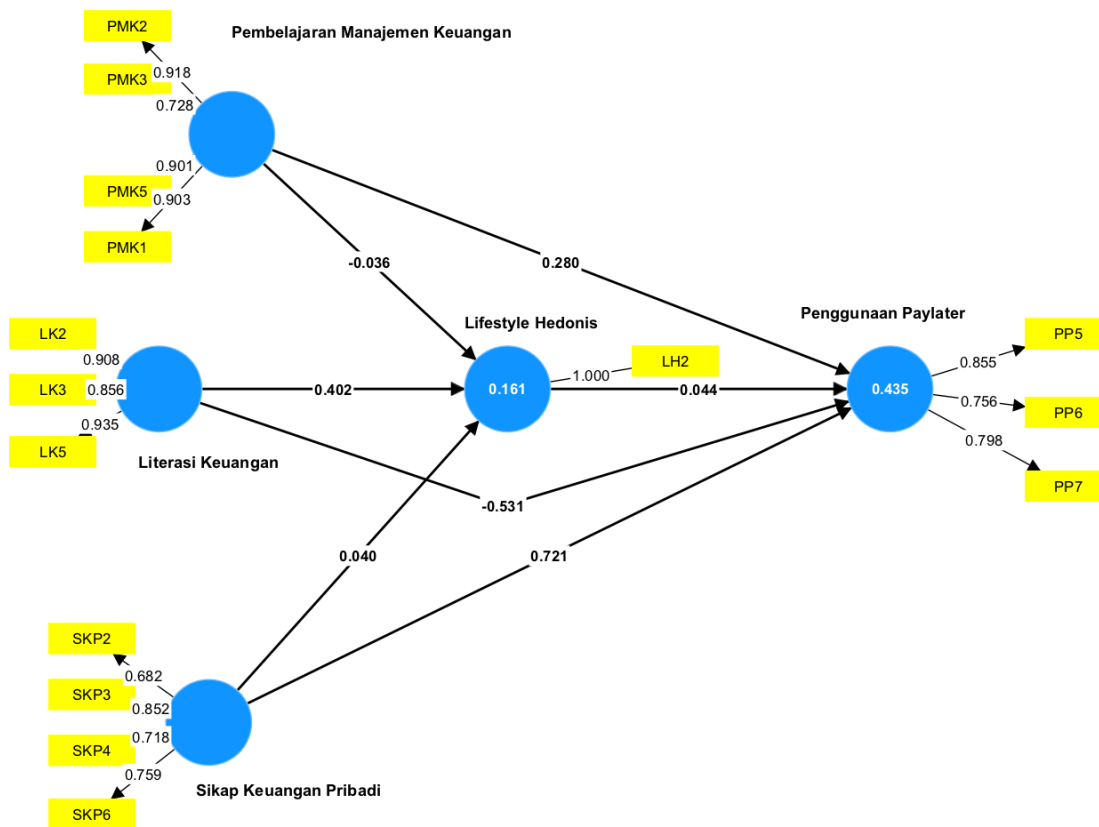


Figure 1. Validity test based on outer loading

Table 1. Validity Test based on Loading Factor

	Hedonistic Lifestyle (Z)	Financial Literacy (X2)	Financial Management Education (X1)	Paylater Usage (Y)	Personal Financial Attitudes (X3)
LH2	1.000				
LK2		0.908			
LK3		0.856			
LK5		0.935			
PMK2			0.918		
PMK3			0.728		
PMK5			0.901		
PP5				0.855	
PP6				0.756	
PP7				0.798	
SKP2					0.682
SKP3					0.852

SKP4					0.718
SKP6					0.759
PMK1				0.903	

Source:PLS processed (2025)

**Reliability Test**

The reliability test of the construct in PLS can use two methods, namely Cronbach's Alpha and Composite Reliability. A latent variable has high reliability if the value of Cronbach's Alpha and Composite Reliability above 0.70

Table 2. Construct Reliability and Validity

	Cronbach's Alpha	Composite Reliability (Rho_A)	Composite Reliability (Rho_C)
Financial Literacy	0.884	0.914	0.928
Financial Management Education	0.886	0.900	0.923
Paylater Usage	0.726	0.737	0.845
Personal Financial Attitudes	0.752	0.782	0.841

Source:PLS processed (2025)

Based on the result of data processing as presented in the Cronbach's Alpha and Composite Reliability each variable above 0.7 means that all latent variables are reliable.

**Indirect Effect**

**Table 3.**  
**Indirect Effect**

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics	Decision
Financial Literacy -> Hedonistic Lifestyle -> Paylater Usage	0.018	0.018	0.016	1.134	Rejected
Financial Management Education -> Hedonistic Lifestyle -> Paylater Usage	-0.002	-0.002	0.003	0.488	Rejected
Personal Financial Attitudes -> Hedonistic Lifestyle -> Paylater Usage	0.002	0.002	0.003	0.597	Rejected

Source:PLS processed (2025)

Based on the test results in Table 3, it is found that financial management education, financial literacy, and personal financial attitude do not affect the paylater usage through hedonistic lifestyle. So, from these results the hypothesis is rejected.

**Hypothesis Testing**

**Table 4.**  
**Inter-Construct Testing**

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics	Decision
Hedonistic Lifestyle -> Paylater Usage	0.044	0.043	0.037	1.185	Rejected
Financial Literacy -> Hedonistic Lifestyle	0.402	0.401	0.044	9.062	Accepted
Financial Literacy -> Paylater Usage	-0.531	-0.529	0.045	11.851	Accepted
Financial Management Education -> Hedonistic Lifestyle	-0.036	-0.034	0.047	0.757	Rejected
Financial Management Education -> Paylater Usage	0.280	0.279	0.047	5.961	Accepted
Personal Attitudes -> Financial Hedonistic Lifestyle	0.040	0.040	0.046	0.856	Rejected
Personal Attitudes -> Financial Paylater Usage	0.721	0.724	0.036	20.210	Accepted

Source:PLS processed (2025)

### Hedonistic Lifestyle Effect Paylater Usage

The test results show that Hedonistic Lifestyle does not have a significant effect on Paylater Usage. This is because Paylater Usage is usually used for urgent needs, not just for lifestyle, so its effect on Paylater Usage can be weaker (Aman et al., 2023). Many students use Paylater for important needs, such as buying books, paying tuition fees, or meeting daily needs, and not to fulfill consumptive desires. Paylater Usage focuses more on the ease of short-term financial management, where they can arrange payments without having to burden their monthly budget. For example, paying tuition fees or buying necessary study materials can be done in installments, so as not to interfere with their financial stability (Abnur & Wibowo, 2024). This shows that the main purpose of Paylater Usage for students is for functional and urgent needs, not to buy items that are only desires or lifestyle

### Financial Literacy Effect Hedonistic Lifestyle

The test results show that Financial Literacy has a significant influence on Hedonistic Lifestyle. This is because Financial Literacy plays an important role in preventing a hedonistic lifestyle by helping individuals manage their finances wisely. Those who have a good financial understanding tend to be more careful in using payment facilities such as paylater, credit cards, or installments (Feralda et al., 2023). With awareness of the risks of consumer debt, they prefer to allocate funds for primary needs, investments, and emergency funds rather than consumer spending. In addition, Financial Literacy helps individuals set healthier financial priorities and avoid impulsive spending for momentary pleasure (Fitriyah & Nadlifatin, 2024). This understanding also encourages them to use credit facilities in a planned manner so as not to get caught up in financial problems in the future (Putra et al.,

2020). They focus more on long-term financial stability rather than following consumer trends that are not in accordance with their financial conditions. Thus, Financial Literacy can reduce a person's tendency to live a hedonistic lifestyle. This awareness allows individuals to make more rational and sustainable financial decisions (Rusli et al., 2023).

#### Financial Literacy Effect Paylater Usage

The test results show that Financial Literacy has a significant influence on Paylater usage. Financial Literacy plays a major role in influencing Paylater Usage, because individuals who have good financial understanding are better able to manage expenses and debts wisely (Firmansyah et al., 2022). They know how paylater works, including interest rates, additional fees, and the risk of late payments, so they are more selective in using it. Financial understanding also helps someone distinguish between needs and wants, so they are more likely to use paylater for urgent needs rather than just impulsive shopping. In addition, awareness of the importance of financial planning encourages individuals to use paylater as a cash flow management strategy, not just to fulfill a consumptive lifestyle. Conversely, individuals with low Financial Literacy are more prone to using paylater without careful consideration, so they are at risk of experiencing financial difficulties due to mounting debt. With a good understanding of budget and debt management, someone can use paylater more wisely without disrupting their financial stability (Kamil et al., 2024).

#### Financial Management Education Effect Hedonistic Lifestyle

The test results show that Financial Management Education does not have a significant effect on Hedonistic Lifestyle. This is because understanding financial management has a significant impact on controlling a hedonistic lifestyle, because it helps individuals manage their finances more wisely. Those who have good financial insight are better able to manage expenses, distinguish between needs and wants, and avoid excessive consumer habits (Susanto, 2018). By understanding the principles of financial planning, a person will prioritize long-term goals such as saving and investing rather than simply seeking momentary pleasure through uncontrolled spending. Skills in financial management also teach the importance of prioritizing spending, so that individuals are more careful in allocating funds and do not easily fall into a wasteful lifestyle. Conversely, a lack of understanding of financial management can increase the risk of consumer behavior that is not in accordance with a person's economic condition (Azzahra et al., 2023).

#### Financial Management Education Effect Paylater Usage

The test results show that Financial Management Education has a significant influence on Paylater Usage (Solihin et al., 2022). Financial Management Education effects how someone uses paylater. With a good understanding of finance, a person can manage expenses and debt wisely. They are more likely to use paylater for important needs and not for impulsive consumption. In addition, they are also more disciplined in paying bills on time to avoid fines and interest. Conversely, a lack of financial understanding can lead to uncontrolled Paylater Usage (Feralda et al., 2023). This can lead to mounting debt and financial difficulties in the future. Financial Management Education helps individuals use paylater more healthily and responsibly.

#### Personal Financial Attitudes Effect Hedonistic Lifestyle

The test results show that Personal Financial Attitudes do not have a significant effect on Hedonistic Lifestyle. Personal Financial Attitudes do not always have a hedonistic lifestyle effect because social and environmental factors also play a big role (Komarudin et

al., 2024). Pressure from social circles and social media often encourages someone to prioritize pleasure over financial planning. In addition, individuals with high incomes may still live a luxurious lifestyle without experiencing financial problems, even though their financial attitudes are not always wise. A consumptive mindset is also a major factor that makes someone continue to prioritize spending for momentary satisfaction (Feralda et al., 2023). Easy access to sources of funds such as credit cards and paylater allows someone to maintain a hedonistic lifestyle even though they do not have good financial planning.

#### Personal Financial Attitudes Effect Paylater Usage

The test results show that Personal Financial Attitudes have a significant influence on Paylater Usage. Personal Financial Attitudes greatly affect Paylater Usage (Nugrahanti et al., 2024b). People with good financial awareness tend to be wiser and more selective in using it. They have strong self-control to avoid impulsive purchases and ensure there are funds to pay bills on time. Mature financial planning helps them use paylater strategically without getting into debt. Conversely, wasteful habits and lack of discipline in paying debts can make someone use paylater excessively. The ability to delay desires also plays a role in preventing Paylater Usage for unnecessary things. Therefore, a good financial attitude is very important so that paylater is used healthily and does not become a financial burden (Cahya et al., 2021).

## CONCLUSION

The results of this study reveal several key relationships among the variables examined. First, Hedonistic Lifestyle does not have a significant effect on Paylater usage. However, Financial Literacy is found to significantly influence both Hedonistic Lifestyle and Paylater usage, indicating that individuals with higher financial literacy may still exhibit hedonic tendencies and are more likely to use Paylater services. Financial Management Education does not significantly affect Hedonistic Lifestyle, but it has a significant influence on Paylater usage, suggesting that formal financial education contributes directly to the decision to use Paylater, regardless of lifestyle. Meanwhile, Personal Financial Attitudes do not significantly impact Hedonistic Lifestyle but do have a significant influence on Paylater usage. These findings suggest that while hedonic tendencies may not directly drive the use of Paylater, financial knowledge and attitudes play a more crucial role in shaping such behavior.

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