

ABSTRACT

Fintech lending (PayLater) and E-Money are innovative forms of financial technology that aim to improve the quality of Indonesian society. In this study, we will focus on the influence of fintech lending (PayLater) and E-Money among Muslim generation Z in Semarang City.

This research methodology is descriptive quantitative with multiple linear regression analysis with the help of SPSS 25 application software. The population in this study is the Muslim Z generation in Semarang City. The sampling technique in this study used purposive sampling technique with a sample size of 120 respondents. Questionnaire data collection by distributing online via google form.

The results obtained show that the variables of fintech lending (PayLater) and E-Money have a positive and significant effect. The coefficient of determination R square obtained is 13.4% and the remaining 86.6% is influenced by other variables outside the research variables.

Keywords: fintech lending, PayLater, E-Money, impulsive buying