

ABSTRACT

The development of financial technology (fintech) has brought significant changes to consumer behavior, especially among Generation Z, who are familiar with digital financial services such as PayLater and e-wallets. The convenience of using these services often encourages impulsive buying behavior. In addition, social factors such as conformity also play a role in shaping consumers' spending patterns, particularly when individuals try to adjust their behavior to align with their peer groups. This study aims to analyze the influence of PayLater, e-wallet, and conformity on impulsive buying behavior among Muslim Generation Z in Semarang City. This research employs a quantitative approach, with data collected through questionnaires distributed to 100 Muslim Generation Z respondents in Semarang. The data were analyzed using SPSS version 31 through multiple linear regression analysis. The results indicate that PayLater, e-wallet, and conformity have a positive and significant effect on impulsive buying behavior. These findings suggest that the higher the usage of PayLater and e-wallet services and the stronger the social influence experienced by individuals, the greater their tendency to make impulsive purchases. This study is expected to provide insights for young Muslim consumers to use digital financial services more wisely and to control their spending behavior in accordance with Islamic values.

Keywords: PayLater, E-wallet, Conformity, Impulsive Buying Behavior, Muslim Generation Z.

