

ABSTRACT

Today's human civilization is surrounded by sophisticated technology that can help and relieve humans in carrying out activities. This also happened in the shopping industry, namely the emergence of e-commerce with Shopee as the No. 1 shopping choice. Technology has also made changes to the financial world and Shopee has used it to support its performance, namely creating the Shopee paylater feature with the concept of buy now pay later which offers convenience transactions and shopping benefits for its users. This is also felt by generation milenial and generation Z as the most shopee paylater users according to data on smiliar.web. but this can bring losses if you are not equipped with an understanding of financial literacy because use that is done without wisely will lead users to impulsive buying behavior. Based on this phenomenon, researchers are interested in knowing the effect of financial literacy, perceived ease of use, perceived benefits of using Shopee paylater on generation Z in Indonesia.

The research method used is quantitative method with descriptive research type. Sampling was carried out using the non-probability sampling technique with the purposive sampling method for 101 respondents who were obtained through online questionnaire distribution on social media in the form of WhatsApp, Twitter and Instagram using the Google form. The data were analyzed using descriptive statistical analysis techniques and multiple linear regression analysis with the help of the SPSS version 27 program.

Based on the results of the descriptive analysis of the four variables studied, namely financial literacy, perceived ease of use, perceived benefits of use and impulsive buying behavior, they fall into the fairly good category, with the respective percentages namely financial literacy 59%, perceived ease of use 64%. usage 63% and impulsive buying behavior 60%. Financial literacy variables, perceived ease of use, perceived benefits each have a positive and partially significant influence on impulsive buying behavior. Besides that, the variables of financial literacy, perceived ease of use, perceived benefits of each have a positive and significant influence simultaneously on impulsive buying behavior.

Key: *Financial Literacy, Perceived Ease of Use, Perceived Usefulness, Impulsive Buying Behavior.*