# ABSTRACT

This study aims to explore the influence of using Paylater services on consumption patterns mediated by personal finance management among Generation Z. In the context of fintech evolution in Indonesia, Paylater offers payment flexibility that may drive consumptive behavior. Consumption refers to the types and amounts of food consumed by individuals at a given time. The research problem formulation encompasses the influence of Paylater service usage on personal finance management, personal finance management on consumption patterns, and the relationship between Paylater service usage and consumption patterns mediated by personal finance management among Generation Z in the Bandung region.

The data analysis method used includes descriptive analysis to provide insights into respondent characteristics and employs Structural Equation Modeling (SEM) techniques with the assistance of SmartPLS software. Data collection was conducted through questionnaires distributed to 275 Generation Z respondents in the Bandung region, with 200 questionnaires meeting the criteria for testing and analysis. The research findings indicate that the use of Paylater services significantly affects Generation Z consumption patterns, mediated by personal finance management. Generation Z users of Paylater tend to have more prudent consumption patterns and pay more attention to managing their finances more efficiently.

**Keywords:** *Paylater Services, Consumption Patterns, Generation Z, Structural Equation Modeling (SEM), SmartPLS.*