

ABSTRAK

Novita Sari 220105020040. *Tren Paylater: Analisis Perilaku Keuangan Generasi Z di Kota Banjarmasin*. Pembimbing: Dra.Hj.Faridah,M.HI dan H.Badrian, S.Ag.,M.Ag. Skripsi, Program Studi Ekonomi Syariah UIN Antasari Banjarmasin. 2026

Kata Kunci: *Paylater, Perilaku Keuangan, Generasi Z, Pembelian Impulsif, Ekonomi Islam.*

Zaman sekarang sudah memasuki era digital yang terus berkembang, transformasi teknologi dan media komunikasi telah membawa perubahan signifikan dalam berbagai aspek kehidupan, termasuk cara generasi Z mengakses dan mengelola layanan keuangan. Salah satu inovasi finansial yang mengalami pertumbuhan pesat adalah layanan *PayLater*. Salah satu pendorong utama penggunaan layanan ini adalah rendahnya kepemilikan kartu kredit di Indonesia Di Kota Banjarmasin, sebagai salah satu pusat pertumbuhan ekonomi digital di Kalimantan Selatan, fenomena penggunaan *paylater* semakin terlihat melalui integrasi layanan tersebut dalam berbagai *platform e-commerce* yang menawarkan diskon, *cashback*, serta promosi konsumtif lainnya. Produk yang paling sering dibeli melalui skema *paylater* antara lain *smartphone*, *fashion*, *pulsa*, barang-barang elektronik, dan kebutuhan gaya hidup lainnya, mencerminkan pola konsumsi yang khas dari Generasi Z. Penelitian ini bertujuan untuk menganalisis tren, pola penggunaan, serta dampak risiko layanan *paylater* terhadap perilaku keuangan Generasi Z di Kota Banjarmasin, yang dipicu oleh kemudahan akses pembiayaan digital, rendahnya kepemilikan kartu kredit, serta pengaruh budaya pamer (*flex culture*) dan FOMO di media sosial.

Metode penelitian yang digunakan adalah kualitatif deskriptif dengan jenis penelitian lapangan (*field research*). Data dihimpun melalui wawancara dan dokumentasi terhadap 12 informan berusia 18–25 tahun yang dipilih melalui teknik *purposive sampling*. Analisis data menerapkan model interaktif Miles & Huberman.

Hasil penelitian menunjukkan bahwa *tren paylater* didorong oleh kemudahan aktivasi dan pengaruh lingkungan sosial. Pola penggunaan informan terbagi dua: kelompok rasional (*minoritas*) untuk kebutuhan darurat, dan kelompok impulsif (*mayoritas*) untuk produk *non-esensial* (*fashion* dan *skincare*). Dalam perspektif ekonomi Islam, pola impulsif ini mencerminkan perilaku *israf* yang menggeser prioritas dari *dharuriyat* ke *tahsiniyat*. Penggunaan *paylater* tanpa literasi keuangan yang matang menimbulkan risiko penumpukan cicilan, denda keterlambatan, gangguan arus kas, serta tekanan psikologis berupa stres menjelang jatuh tempo, dengan hasil lapangan menunjukkan terdapat 3 kelompok risiko yaitu rendah, sedang, dan tinggi

ABSTRAC

Novita Sari (220105020040). *PayLater Trends: An Analysis of the Financial Behavior of Generation Z in Banjarmasin City*. Supervisors: Dra. Hj. Faridah, M.H.I. and H.Badrian, S.Ag.M.Ag. Undergraduate Thesis, Sharia Economics Study Program, Antasari State Islamic University Banjarmasin, 2026.

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in today's rapidly advancing digital era, technological transformation and communication media have significantly changed various aspects of life, including the way Generation Z accesses and manages financial services. One of the fastest-growing financial innovations is the PayLater service. A major factor driving its adoption is the low ownership of credit cards in Indonesia. In Banjarmasin City, one of the centers of digital economic growth in South Kalimantan, the increasing use of PayLater is evident through its integration into various e-commerce platforms that offer discounts, cashback, and other consumption-oriented promotions. The products most frequently purchased through PayLater include smartphones, fashion items, mobile phone credit, electronic devices, and other lifestyle-related products, reflecting the distinctive consumption patterns of Generation Z. This study aims to analyze the trends, usage patterns, and risk impacts of PayLater services on the financial behavior of Generation Z in Banjarmasin City, which are driven by the ease of access to digital financing, low credit card ownership, and the influence of flex culture and Fear of Missing Out (FOMO) on social media.

This study employed a descriptive qualitative approach using field research. Data were collected through interviews and documentation involving 12 informants aged 18–25 years, selected using purposive sampling. Data were analyzed using the interactive model developed by Miles and Huberman.

The findings indicate that the increasing trend in PayLater usage is driven primarily by the ease of activation and social environmental influences. The usage patterns of the informants can be classified into two groups: a rational group (minority), which uses PayLater for emergency needs, and an impulsive group (majority), which uses it mainly to purchase non-essential products such as fashion items and skincare products. From the perspective of Islamic economics, this impulsive consumption reflects israf (excessive consumption), shifting priorities from dharuriyat (essential needs) to tahsiniyat (complementary or luxury needs). The use of PayLater without adequate financial literacy poses several risks, including the accumulation of installment debt, late payment penalties, cash flow disruption, and psychological distress, particularly stress experienced before payment due dates. The field findings further reveal that these financial risks can be categorized into three levels: low, moderate, and high risk.