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The AI, Hedonism, Impulsive Buying, Self-Control, and TikTok PayLater Loans

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ABSTRACT

This study aims to examine and analyze (1) the effect of artificial intelligence on loan decisions using TikTok Paylater, (2) the effect of hedonistic lifestyle on loan decisions using TikTok Paylater (3) The effect of impulsive buying on loan decisions using TikTok Paylater (4) The effect of artificial intelligence on loan decisions using TikTok Paylater through self-control (5) The effect of hedonistic lifestyle on loan decisions using TikTok Paylater through self-control (6) The Influence of Impulsive Purchasing on Loan Decisions Using TikTok Paylater Through Self-Control, and (7) The Influence of Self-Control on Loan Decisions Using TikTok Paylater. The sample in this study consisted of 110 Gen Z respondents in Yogyakarta who were active TikTok Shop users and had made at least one transaction using TikTok Paylater in the last month. Data collection was conducted by distributing questionnaires through social media, and the sampling technique used was purposive sampling. This study used the Outer Model analysis technique, Model Fit Test, and Inner Model Analysis. The analysis software used was SmartPLS 4.1.0.9. The results of the study show that (1) there is a positive and significant effect between the Artificial Intelligence variable and the decision to borrow using TikTok Paylater (2) there is no positive and significant effect of the Hedonistic Lifestyle variable on the decision to borrow using TikTok Paylater (3) there is no positive and significant effect of the Impulsive Purchasing variable on the decision to borrow using TikTok Paylater (4) There is no positive effect of the Artificial Intelligence variable on the decision to borrow using TikTok Paylater through Self-Control (5) There is no positive and significant effect of the Hedonistic Lifestyle variable on the decision to borrow using TikTok Paylater through Self-Control (6) There is no positive and significant effect of the Impulsive Purchasing variable on Loan Decisions Using TikTok Paylater through Self-Control (7) There is no positive and significant effect of the Self-Control variable on Loan Decisions Using TikTok Paylater.

Keywords: Artificial Intelligence, Hedonistic Lifestyle, Impulsive Purchasing, TikTok Paylater Loan Decisions, Self-Control.

INTRODUCTION

The rapid development of digital technology has brought significant changes to various aspects of life, including how individuals interact and make personal decisions (Nizar, 2020) . Social media, particularly TikTok, not only serves as a means of entertainment but has also evolved into an effective e-commerce platform through TikTok Shop (Darullah & Tanamal, 2023) . The integration of TikTok and Tokopedia further strengthens the digital commerce ecosystem by reaching over 200 million users in Indonesia (Rakhmayanti Dewi, 2025) .

One innovation that has caught the attention of Generation Z is PayLater services, such as TikTok PayLater, which offer flexible and efficient credit payment schemes compared to conventional payment methods. The popularity of PayLater continues to rise, as reflected in data from the Financial Services Authority (OJK), which recorded a growth in the number of PayLater financing contracts from 4.63 million in 2019 to 79.92 million contracts in 2023 (Goodstats, 2024)

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. Data from also shows that, although Java dominates the number of PayLater users, growth outside Java continues to increase.

In the PayLater system, artificial intelligence (AI) plays an important role in providing product and loan recommendations based on user behavior. AI-based recommendations have been proven to significantly influence online purchasing decisions, marking a paradigm shift in digital marketing in Indonesia (Nofitasari, 2025) . However, the effectiveness of AI does not only depend on technological sophistication, but also on the level of user acceptance and adaptation in financial decision-making (Didi Riswan et al., 2024) . In fact, the application of AI in marketing strategies can increase Return on Investment (ROI) by 10%–25% compared to conventional methods (Wahyuni et al., 2025) .

On the other hand, a hedonistic lifestyle oriented towards instant gratification is becoming increasingly prevalent among the younger generation due to exposure to social media content. Individuals with hedonistic tendencies tend to make purchases based on desire rather than need (Bila & Marlena, 2024). The PayLater scheme, with its flexible repayment period, encourages consumptive behavior, even when users do not yet have the funds available (Utami & Lawita, 2024) . This finding is supported by (Kurniasari & Fisabilillah, 2021) , which states that a hedonistic lifestyle influences borrowing decisions on the PayLater platform.

In addition to hedonism, impulsive buying behavior has also become a dominant phenomenon in e- commerce. Impulsive buying occurs spontaneously without rational consideration of needs and long-term impacts (ARIFIANTI & GUNAWAN, 2021) , and has been proven to be significantly correlated with the decision to use PayLater services (Istianingsih et al., 2022) .

Self-control plays a key role in mediating the influence of artificial intelligence, hedonistic lifestyles, and impulsive behavior on lending decisions. Self-control enables individuals to manage impulsive urges and make more rational financial decisions (Utami & Lawita, 2024) . However, the use of AI in FinTech applications also has the potential to weaken users' self-control, thereby encouraging them to take out loans even when their level of self-control is low (Istianingsih et al., 2022) .

This study focuses on Generation Z users of TikTok PayLater in the city of Yogyakarta. Data from shows an increase in the use of PayLater in the Province of DIY from 0.8% in 2022 to 1.1% in 2023. Generation Z was chosen because it is the largest social media user group in Indonesia, with a participation rate of 81% (Sinaga, 2025) . This study replicates the study (Istianingsih et al., 2022) with differences in the research object and location, namely TikTok PayLater in Yogyakarta.

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Loan Decisions Using TikTok Paylater

Decision-making is a systematic process of selecting the best alternative from a number of available options as an effort to solve problems (Harbani, 2023) . In the context of the digital economy, TikTok not only functions as a platform for distributing entertainment and educational content, but has also transformed into a digital commerce channel through the TikTok Shop feature. This feature allows users to make purchases directly through promotional videos integrated with a shopping cart icon as access to the purchasing process (Siti et al., 2025) .

TikTok Shop adopts a payment mechanism similar to conventional e-commerce platforms, such as cash on delivery (COD), digital wallets (e-wallets), and bank transfers. The existence of this feature provides significant benefits for consumers through easy access to products and delivery facilities, as well as for businesses through more effective market reach expansion. Thus, TikTok Shop acts as a digital trading platform that is adaptive to the preferences of modern society, which prioritizes convenience and flexibility in shopping (Frisca & Basar, 2024) .

In line with these developments, TikTok has introduced a payment innovation called TikTok PayLater, a deferred payment mechanism that allows consumers to make purchases first and complete payment at a specified time. The implementation of PayLater not only reflects developments in financial technology, but also contributes to increasing financial inclusion by providing access to transactions to groups of people who were previously not reached by formal financial services (Sari, 2021) . Additionally, the PayLater feature plays a role in optimizing individual financial management, increasing consumer transaction intensity, and strengthening the competitiveness of e-commerce platforms in the digital ecosystem (Siti et al., 2025) .

Artificial Intelligence

Artificial Intelligence (AI) is a branch of computer science that focuses on developing systems or machines capable of performing tasks that typically require human intelligence. Although there is no universally accepted definition, one of the main references according to (Marija Cubric, 2024) is the book *Artificial Intelligence: A Modern Approach* by Russell and Norvig, which defines AI as a discipline that studies the general principles of rational agents and their constituent elements. This definition is relevant to research that focuses on the use of AI to solve specific problems and support human activities, particularly in the fintech sector.

In the context of fintech, AI plays an important role in personalizing *paylater* loan services that support digital consumption activities, such as on the TikTok platform. AI enables companies to understand customer needs and preferences more deeply, thereby maintaining relationships with customers (Dian, 2025) . To strengthen the framework of thought, this study uses the Technology Acceptance Model (TAM) as the main basis for explaining user acceptance of technology. TAM,

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first introduced by Davis (1989), emphasizes that technology acceptance is influenced by *perceived usefulness* and *perceived ease* of *use* (Debora et al., 2024) . These two factors then shape users' attitudes toward technology and determine their intention to use it in their daily lives.

The application of AI on TikTok PayLater shows how *machine learning* algorithms that offer personal loan recommendations and instant credit approval can increase the perception of benefits for users. The ease of obtaining loans without complicated manual processes reinforces the role of hedonism as an independent variable, by providing instant satisfaction from purchasing viral products on TikTok Shop. This aligns with the findings of " , which confirms that AI offers benefits and ease of use, thereby influencing users' intentions and behaviors *toward paylater services*. Furthermore, the perception of AI's ease of use also has the potential to reduce rational barriers, weaken self-control as a mediating variable, and encourage impulsive loan decision-making.

Hedonistic Lifestyle

Hedonism is a way of life that places personal pleasure and satisfaction as the main goal, often manifested through excessive consumption patterns in order to fulfill individual desires. The term originates from the Greek word *hedone*, meaning pleasure, and is defined in the KBBI (Big Indonesian Dictionary) as a view that makes material enjoyment the main goal of life (KBBI, n.d.) . In line with this, (Liao, 2021) defines hedonism as values and a lifestyle oriented towards comfort, material luxury, and the satisfaction of sensual desires.

From a consumer psychology perspective, hedonism plays an important role in explaining modern consumption behavior, particularly in the digital economy, where emotions and sensory experiences are dominant factors in financial decision-making. 's research shows that hedonistic tendencies influence PayLater borrowing decisions, as the urge to obtain instant gratification can weaken rational considerations in financial management. On platforms like TikTok PayLater, this Tendency is further amplified by the use of artificial intelligence that personalizes content and simplifies the payment process, thereby increasing the potential for impulsive purchases and poorly planned borrowing decisions. This phenomenon aligns with the *Hedonic Consumption Theory* proposed by Holbrook and Hirschman (1982) in " , which emphasizes that consumption is influenced by emotional, imaginative, and sensory experiences that shape consumers' affective responses.

Impulsive Purchasing

Impulsive buying is a purchasing behavior that is done spontaneously without prior planning and is driven by desire rather than need (Dewanti & Haryono, 2021) . In the context of online shopping, e- commerce activities have been proven to trigger unplanned purchasing decisions, where consumers tend to make sudden decisions when accessing digital platforms

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(Selfiana et al., 2023) . (Kawulusan et al., 2023) emphasizes that impulsive buying occurs without rational consideration, is sudden, and is influenced by the emotional state of the consumer. In line with this, (Widodo, 2024) explains that this behavior is spontaneous, rushed, and triggered by attractive promotional stimuli.

The development of digital technology and easy access to e-commerce applications further reinforce the tendency toward impulsive buying, especially among people with low self-control (Anastasya, 2025) . In an artificial intelligence-based digital ecosystem, such as automatic product recommendations and instant payment systems, impulsive behavior has the potential to encourage the use of online loan services as a quick solution to satisfy consumptive urges, thus emphasizing the importance of self- control as an intervening variable in more rational financial decision-making**.**

Self-Control

Self-control is an individual's capacity to consciously regulate, control, and direct behavior in order to produce adaptive and positive actions (Pradita et al., 2025) . (Saripah et al., 2024) views self-control as an attitude that reflects a person's ability to refrain from potentially harmful behavior. From a psychological perspective, self-control is understood as the process of regulating the interrelated physical, psychological, and behavioral aspects of an individual that influence their actions (Istianingsih et al., 2022) .

Low levels of understanding and self-control can trigger uncontrolled consumer behavior, especially in the context of economic decision-making (Nurhapiza et al., 2025) . (emphasizes that self-control functions as an internal mechanism to manage emotions and suppress internal and external impulses, so that individuals with high levels of self-control tend to be able to make more rational decisions that are in line with their long-term goals.

Based on the above discussion, the research hypothesis is as follows:

H1: Artificial intelligence has a positive effect on loan decisions using TikTok Paylater.

H2: Hedonistic lifestyle has a positive effect on loan decisions using Tik Tok Paylater. H3: Impulsive purchasing has a positive effect on loan decisions using TikTok Paylater.

H4: Artificial intelligence has a positive effect on loan decisions using TikTok PayLater through self- control.

H5: Hedonistic lifestyle positively influences loan decisions using TikTok PayLater through self- control.

H6: Impulsive purchasing positively influences loan decisions using TikTok PayLater through self-control.

H7: Self-control positively influences loan decisions using TikTok PayLater.

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Research Framework

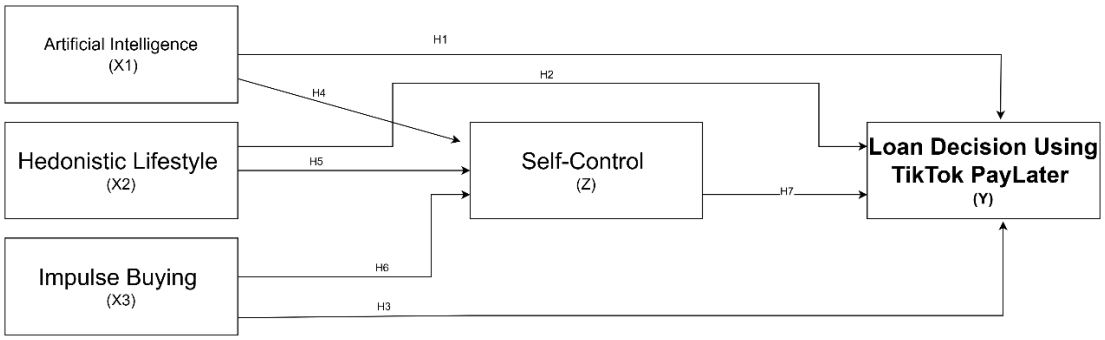

Figure 1. Research Framework

Source : (Istianingsih et al., 2022)

Research Method Type of Research

This study is quantitative and associative in nature. Quantitative research is conducted to objectively measure the relationship between variables using numerical data that can be analyzed statistically. With this approach, it is hoped that this study can provide an empirical description of the extent to which independent variables influence dependent variables, either directly or through mediating variables.

Location and time

This study used an online questionnaire distributed via Google Forms to active TikTok Paylater users in Yogyakarta. Respondents could fill out any questionnaire as long as they met the criteria. Data collection lasted for 16 days and could be adjusted according to research needs and the expected number of respondents.

RESEARCH METHOD

This study used purposive sampling. Purposive sampling is a sampling technique based on specific considerations, such as population characteristics or identities that are known in advance (Kiareni & Sorisa, 2024) . The criteria for purposive sampling in this study were as follows:

1. Respondents belong to the Gen Z category, aged between 18 and 27 years.
2. Residing in the Special Region of Yogyakarta.
3. Have used TikTok PayLater at least once for transactions.
4. Active use of the TikTok app for at least the past six months.

Population and Sample

The population in this study is Generation Z, specifically those who live in the Yogyakarta area and have used TikTok Paylater services. Sampling was carried out by considering the large population, making it impossible to study the entire population, and thus creating a representative

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sample. According to , the sample size is determined by multiplying the number of indicators by 5-10. In this study, 17 indicators were multiplied by 6, resulting in 102 respondents who were active TikTok Shop users and had used the TikTok Paylater service at least once in the past month.

Data Analysis Techniques

The data collection method in this study was conducted using questionnaires as the main instrument. The questionnaires were distributed online using platforms such as Google Forms. Each respondent received five questionnaires used to measure the variables under study. To produce accurate data, this study used a Likert scale with values ranging from 1 to 5. This study used External Model Analysis techniques (Convergent Validity, Discriminant Validity, and Construct Reliability), Model Fit Testing, and Internal Model Analysis (Determination Coefficient, Effect Size, and Hypothesis Testing).

RESULTS AND DISCUSSION

Outer Model Analysis

1) Convergent Validity

a) Loading Factor Values

Table 1. Outer Loading Results of Convergent Validity Test

Indicators	Artificial Intelligence (X1)	Hedonistic Lifestyle (X2)	Impulsive Purchasing (X3)	TikTok PayLater Loan Decision (Y)	Self-Control (Z)	Note

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X1.1	0.821					Valid
X1.2	0.801					Valid
X1.3	0.708					Valid
X2.1		0.715				Valid
X2.2		0.806				Valid
X2.3		0.787				Valid
X2.4		0.740				Valid
X2.5		0.748				Valid
X2.6		0.758				Valid
X3.1			0.825			Valid
X3.2			0.736			Valid
X3.3			0.757			Valid
X3.4			0.728			Valid
Indicators	**Artificial Intelligence (X1)**	**Hedonistic Lifestyle (X2)**	**Impulsive Purchasing (X3)**	**TikTok PayLater Loan Decision (Y)**	**Self-Control (Z)**	**Note**
X3.5			0.793			Valid
X3.6			0.729			Valid
Y1				0.805		Valid
Y2				0.849		Valid
Y3				0.783		Valid
Y4				0.863		Valid
Y5				0.742		Valid
Y6				0.724		Valid
Y7				0.750		Valid
Y8				0.708		Valid
Z1					0.710	Valid
Z2					0.779	Valid
Z3					0.763	Valid
Z4					0.790	Valid

Source: Primary data, 2025

Based on the results of the convergent validity test, all indicators showed outer loading values above the threshold of 0.70, thus all indicators were declared valid. It can be concluded that

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all indicators in this table can be used because they meet the criteria for convergent validity.

b) Average Validity Extracted (AVE)

Table 2. AVE Results of Convergent Validity Test

Indicator	Average variance extracted (AVE)	Description
Artificial Intelligence (X1)	0.605	Valid
Hedonistic Lifestyle (X2)	0.577	Valid
Impulsive Purchasing (X3)	0.581	Valid
TikTok PayLater Loan Decision (Y)	0.608	Valid
Self-Control (Z)	0.580	Valid

Source: Primary Data, 2025

Based on the results of convergent validity testing using Average Variance Extracted (AVE) values, all variables showed AVE values above the minimum threshold of 0.50, so all variables were declared valid. Thus, all constructs in this model have met the criteria for convergent validity based on AVE values, as each can explain more than 50% of the variance in its indicators.

2) *Discriminant Validity*

a) Cross loading

Table 3. Cross Loading Test Results

Indicator	Artificial Intelligence (X1)	Hedonistic Lifestyle (X2)	Impulsive Purchasing (X3)	TikTok PayLater Loan Decision (Y)	Self-Control (Z)	Notes
X1.1	**0.821**	0.429	0.545	0.627	0.476	Valid
X1.2	**0.801**	0.669	0.608	0.670	0.538	Valid
X1.3	**0.708**	0.533	0.559	0.496	0.588	Valid
X2.1	0.418	**0.715**	0.650	0.519	0.551	Valid
X2.2	0.573	**0.806**	0.670	0.613	0.619	Valid

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X2.3	0.589	**0.787**	0.688	0.541	0.627	Valid
X2.4	0.548	**0.740**	0.565	0.555	0.506	Valid
X2.5	0.539	**0.748**	0.587	0.546	0.522	Valid
X2.6	0.535	**0.758**	0.577	0.551	0.539	Valid
Indicator	**Artificial Intelligence (X1)**	**Hedonistic Lifestyle (X2)**	**Impulsive Purchasin g (X3)**	**TikTok PayLater Loan Decision (Y)**	**Self-Control (Z)**	**Notes**
X3.1	0.610	0.658	**0.825**	0.682	0.667	Valid
X3.2	0.591	0.620	**0.736**	0.596	0.552	Valid
X3.3	0.499	0.644	**0.757**	0.521	0.595	Valid
X3.4	0.573	0.586	**0.728**	0.581	0.703	Valid
X3.5	0.465	0.634	**0.793**	0.600	0.736	Valid
X3.6	0.626	0.618	**0.729**	0.585	0.663	Valid
Y1	0.757	0.698	0.707	**0.805**	0.627	Valid
Y2	0.654	0.634	0.679	**0.849**	0.594	Valid
Y3	0.552	0.579	0.637	**0.783**	0.604	Valid
Y4	0.635	0.675	0.689	**0.863**	0.623	Valid
Y5	0.491	0.508	0.584	**0.742**	0.534	Valid
Y6	0.539	0.506	0.458	**0.724**	0.475	Valid
Y7	0.663	0.396	0.488	**0.750**	0.487	Valid
Y8	0.479	0.500	0.586	**0.708**	0.607	Valid
Z1	0.439	0.432	0.532	0.523	**0.710**	Valid
Z2	0.710	0.684	0.699	0.643	**0.779**	Valid
Z3	0.507	0.523	0.652	0.508	**0.763**	Valid
Z4	0.406	0.587	0.720	0.545	**0.790**	Valid

Source: Primary Data, 2025

The cross-loading values for the variables Artificial Intelligence, Hedonistic Lifestyle, Impulsive Purchasing, TikTok Paylater Loan Decisions, and Self-Control show the correlation values between indicators. (instrument) and its construct , are greater than the correlation values between other indicators and constructs. The results of the convergent validity and discriminant validity tests show consistent values, with all indicators declared valid. This indicates that the model used is well-suited and able to effectively distinguish between different constructs. Thus, it can be concluded that the measurement instruments used in this study are valid.

3) *Construct reliability*

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a) Cronbach's Alpha

Table 4. Cronbach's Alpha values

Variable	Cronbach's alpha	Note
Artificial Intelligence (X1)	0.671	Reliable
Hedonistic Lifestyle (X2)	0.853	Reliable
Impulsive Purchases (X3)	0.855	Reliable
TikTok PayLater Loan Decision (Y)	0.907	Reliable
Self-Control (Z)	0.759	Reliable

Source: Primary Data, 2025

Based on the table above, all variables in the model show *Cronbach's Alpha* values exceeding the minimum limit of 0.60, indicating that the instrument is reliable or consistent in measuring its construct. From the above statement, all variables in the model meet the criteria for good reliability and are suitable for further analysis.

b) *Composite Reliability*

Table 5. Composite Reliability Values

Variable	Composite Reliability	Note
Artificial Intelligence (X1)	0.891	Reliable
Hedonistic Lifestyle (X2)	0.821	Reliable
Impulsive Purchasing (X3)	0.925	Reliable
TikTok PayLater Loan Decision (Y)	0.846	Reliable

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Self-Control (Z)	0.892	Reliable

Source: Primary Data, 2025

Based on the table, all variables in the model show a *composite reliability* value exceeding the minimum limit of 0.70, so they can be considered reliable. This value indicates that the indicators of each variable have excellent consistency in measuring the variables. Thus, all constructs in this research model have met the composite reliability criteria and are suitable for further analysis.

Model Fit Test

Table 6. Model Fit Test Results

Parameter	Rule of Thumb	Parameter Value	Note
SRMR	<0.10	0.085	Fit

Source: Primary Data, 2025

SRMR (*Standardized Root Mean Square Residual*) is a measure of the fit between the model, which shows the standard deviation, and the correlation matrix that is observed and predicted by the model. A good SRMR value is below 0.10, and the ideal value is below 0.08. In this test result, the SRMR value is 0.085, which is below the limit of 0.08. Therefore, it can be concluded that ideally, the model has a good fit.

Inner Model Analysis

1) Coefficient of Determination (R Square)

Table 7. Results of the R Square Test (R^2)

Dependent Variable	R-square	Adjusted R-square
TikTok PayLater Loan Decision (Y)	0.708	0.695
Self-Control (Z)	0.749	0.741

Source: Primary Data, 2025

The R *Square* test result (R^2)) shows how much of the variance in the dependent variable can be explained by the independent variables in the model. TheR^2 value for the TikTok Paylater Loan Decision variable shows a value of 0.708, indicating that 70.8% of the variation in the

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TikTok Paylater Loan Decision variable can be explained by the independent construct that influences it in the model, while the remaining 29.2% is explained by other factors outside the model. This value is considered strong becauseR^2 >0.67. The R Square value for the Self-Control variable shows a value of 0.749, indicating that 74.9% of the variation in Self-Control is explained by the constructs in the model, and the remaining 25.1% by other variables. This value is also categorized as strong becauseR^2 >0.67.

2) *Effect Size* (F Square)

Table 8. Results of the Effect Size Test

Variable	Artificial Intelligence (X1)	Hedonistic Lifestyle (X2)	Impulsive Purchasing (X3)	TikTok PayLater Loan Decision (Y)	Self-Control (Z)
Artificial Intelligence (X1)				0.212	0.017
Hedonistic Lifestyle (X2)				0.02	0.006
Impulsive Purchasing (X3)				0.044	0.581
TikTok PayLater Loan Decision (Y)					
Self- Control (Z)				0.015	

Source: Primary Data, 2025 Based on the table above, it can be explained as follows:

1) Artificial Intelligence on TikTok Paylater Loan Decisions.
   f^2 's value of 0.212 falls right on the borderline of the moderate effect category. This indicates that Artificial Intelligence is an important factor that contributes to TikTok Paylater's lending decisions.
2) Artificial Intelligence on Self-Control
   The value off^2 = 0.017 falls into the small effect category. This indicates that Artificial Intelligence has a very limited influence on Self-Control, although it cannot be completely ignored.
3) Hedonistic Lifestyle on TikTok Paylater Loan Decisions.
   f^2 =0.020 falls into the small effect category. This indicates that Artificial Intelligence does contribute to TikTok Paylater Loan Decisions. However, its influence is limited.
4) Hedonistic Lifestyle on Self-Control
   The value off^2 = 0.006 falls into the very small effect category. This shows that hedonistic lifestyle has a small influence on self-control.

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5) Impulsive Purchasing on TikTok Paylater Loan Decisions

The value of f^2 =0.044 falls into the small effect category. This indicates that Impulsive Purchasing does contribute to TikTok Paylater Loan Decisions. However, its influence is limited

6) Impulsive Purchasing on Self-Control

f^2 's value of 0.581 falls into the large effect category, as it exceeds the threshold of 0.35. This indicates that impulsive buying has a dominant influence on self-control.

7) Self-Control on TikTok Paylater Loan Decisions

The value of f^2 = 0.015 falls into the small effect category. This result indicates that Self-Control influences TikTok Paylater Loan Decisions, although the influence is limited.

3) Significance (Hypothesis Testing)

a) *Bootstrapping* results for *the direct effect*

Table 9. Results of Path Coefficient bootstrapping Direct Effect

Path Coefficient	**Original sample**	**T statistics**	**P values**	**Note**
H1: Artificial Intelligence -> Loan Decision	0.384	4.043	0.00	Proven
H2: Hedonism -> Loan Decision	0.139	0.976	0.164	Not Proven
H3: Impulsive Purchasing -> Loan Decision	0.272	1.625	0.052	Not Proven
H7: Self-Control -> Loan Decisions	0.133	1.116	0.132	Not Proven

Source: Primary Data, 2025

Based on the results of the table above, it can be explained as follows:

1) The Impact of Artificial Intelligence on TikTok Paylater Loan Decisions.

This pathway has a coefficient value of 0.384, a T-statistic of 4.043 (>1.96), and a P-value of 0.000 (<0.05), indicating that there is a significant influence of Artificial Intelligence on TikTok Paylater Loan Decisions. From the above statement, it can be concluded that **Hypothesis 1 is statistically proven.**

2) Hedonistic Lifestyle on TikTok Paylater Loan Decisions.

This flow has a coefficient value of 0.139, a T-statistic of 0.976 (<1.96), and a P-value of

0.164 (>0.05), indicating a negative, weak, and insignificant effect. This means **that Hypothesis 2 is not statistically proven.**

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3) Impulsive Purchases on TikTok Paylater Loan Decisions.

This path has a coefficient value of 0.272, a T-statistic of 1.625 (<1.96), and a P-value of

0.52 (>0.05), indicating a negative, weak, and insignificant effect. This means that

Hypothesis 3 is not statistically proven.

4) Self-Control on TikTok PayLater Loan Decisions

The coefficient value of 0.133, T-statistic of 1.116 (<1.96), and P-value of 0.132 (>0.05) indicate an insignificant effect. This means that **Hypothesis 4 is not statistically proven.**

b) *Bootstrapping* results for *the indirect effect*

Table 6. Results of Path Coefficient bootstrapping Indirect Effect

Path Coefficient	**Original sample**	**T statistics**	**P values**	**Note**
H4: Artificial Intelligence (X1) -> Self-Control (Z) -> Loan Decisions (Y)	0.013	0.733	0.232	Not Proven
H5: Hedonism (X2) -> Self-Control (Z) -> Loan Decision (Y)	0.010	0.517	0.303	Not Proven
H6: Impulsive Purchasing (X3) -> Self-Control (Z) -> Loan Decision (Y)	0.096	1.061	0.144	Not Proven

Source: Primary Data, 2025

Based on the table above, the following conclusions can be drawn:

a) Artificial Intelligence on TikTok Paylater Loan Decisions through Self-Control.

The results of the indirect path of Artificial Intelligence on TikTok Paylater Loan Decisions through Self-Control show that Self-Control does not successfully mediate. This is indicated by a coefficient value of 0.013, a P value of 0.232, and a T-statistic of only 0.733. Therefore, **Hypothesis 4 is rejected**.

b) Hedonistic Lifestyle on TikTok Paylater Loan Decisions through Self-Control.

The second mediation path of Hedonistic Lifestyle on TikTok Paylater Loan Decisions through Self-Control shows that Self-Control does not successfully mediate. This is indicated by the T-statistic of 0.517, the coefficient of 0.010 , the P-value: 0.303 . Thus, **Hypothesis 5 is rejected**.

c) Impulsive Purchases on TikTok Paylater Loan Decisions through Self-Control.

The third mediation path Impulsive Purchasing on TikTok Paylater Loan Decisions through Self- Control shows that Self-Control is unable to mediate. This is indicated by a T-statistic of only 1.061, a coefficient of 0.096, and a P-value of 0.144. Therefore, **Hypothesis 5 is rejected**.

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The Effect of Artificial Intelligence on Loan Decisions Using TikTok Paylater

The test results show that the effect of Artificial Intelligence on loan decisions using TikTok Paylater is positive and significant, with a coefficient value of 0.384, T-statistic of 4.043 (>1.96), and P-value of 0.000 (<0.05). These results indicate that the more users are exposed to advanced TikTok Shop features such as personal recommendations, system notifications, automatic risk assessment, and loan limits, the more likely they are to decide to use the TikTok PayLater service. The value of f^2 = 0.212 is right at the threshold for a moderate effect according to (Hair, J, F., Hult, G. T. M., Ringle, C. M., & Sarstedt, 2022) . The results of this study align with research presented by (Istianingsih et al., 2022) and (Utami & Lawita, 2024) , which states that Artificial Intelligence has a positive and significant effect on TikTok PayLater Loan Decisions. The results of this study show that the application of artificial intelligence contributes to the creation of a more personalized and comfortable shopping experience.

The Influence of Hedonistic Lifestyle on Loan Decisions Using TikTok Paylater

In the hypothesis testing results, it was found that Hedonistic Lifestyle did not have a positive and significant effect on TikTok Paylater Loan Decisions with a path coefficient value of 0.139, T- statistic of 0.976 (<1.96), and P-value of 0.164 (>0.05), thus rejecting Hypothesis 2. The value of F^2 in this flow is 0.006, indicating that the effect of Hedonistic Lifestyle on Loan Decisions is categorized as a small effect according to (Hair, et.al 2022) . The results of this study indicate that respondents' decisions in using loan services are influenced by rational considerations before making decisions (Indriastuti et al., 2025) . The results of this study are not in line with the research (Utami & Lawita, 2024) which states that there is no positive influence of Hedonistic Lifestyle on Loan Decisions.

The Effect of Impulsive Purchases on Loan Decisions Using TikTok Paylater

The analysis shows that Impulsive Purchasing does not contribute positively to TikTok Paylater Loan Decisions. This is indicated by a coefficient value of 0.272, a T-statistic of 1.625 (<1.96), and a P-value of 0.52 (>0.05), which shows a negative, weak, and insignificant effect. This means that the relationship between impulsive buying and loan decisions is weak and statistically insignificant. The value of f^2 = 0.044 is in the small effect category. This indicates that impulsive buying does contribute to TikTok Paylater loan decisions. However, its influence is limited**.** According to (Arraniri et al., 2025) , this phenomenon can be understood through the increasing financial awareness of respondents, especially Generation Z, who are becoming more aware of the risks of using digital loan services. The results of this study are not in line with the study (Utami & Lawita, 2024) , which states that there is a positive influence of Impulsive Purchasing on Loan Decisions.

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The Effect of Artificial Intelligence on Loan Decisions Using TikTok Paylater Through Self-Control

The indirect path results indicate that Self-Control cannot mediate the Effect of Artificial Intelligence on Loan Decisions Using TikTok Paylater, with a path coefficient value of 0.013, a T-statistic of only 0.733, and a p-value of 0.232. This means that hypothesis 4 is rejected. The implication of this finding is that the development of artificial intelligence systems in digital financial services needs to be balanced with improved financial education and user awareness. Thus, self-control can function more effectively in reducing the risk of irrational loan decision-making. TikTok PayLater Loan Decisions. These results are inconsistent with the research from (Utami & Lawita, 2024) , which states that self-control acts as an effective intervening variable between the relationship between Artificial Intelligence and Loan Decisions.

The Influence of Hedonistic Lifestyle on Loan Decisions Using TikTok Paylater Through Self- Control

The analysis results show that Hedonistic Lifestyle does not have a positive and significant effect on Loan Decisions Using TikTok Paylater through Self-Control, with a T-statistic value of only 0.517, a coefficient of 0.010, and a P-value of 0.303. Thus, hypothesis 5 is rejected. These results confirm that a hedonistic lifestyle does not automatically reduce users' self-control in the context of digital loan decision-making . Although individuals with hedonistic tendencies tend to be oriented towards pleasure and emotional fulfillment, the decision to use PayLater services is not entirely triggered by weak self- control. This result is in line with the research (Utami & Lawita, 2024) which states that self-cont does not play an effective role as an intervening variable between the relationship between Hedonism and loan decisions.

The Effect of Impulsive Purchasing on Loan Decisions Using TikTok Paylater through Self-Control

The analysis results show that Impulsive Purchasing does not have a positive and significant effect on the Decision to Use TikTok PayLater through Self-Control, with a T-statistic of only 1.061, a coefficient of 0.096, and a P-value of 0.144. Thus, hypothesis 6 is rejected. The results of this study indicate that Self-Control does not act as a mediating variable in the relationship between Impulsive Purchasing and TikTok PayLater Loan Decisions. These results are in line with the research from (Ayu, 2020) . The study shows that religiosity has a partial and insignificant negative effect on purchasing decisions, and impulsive purchasing does not affect Impulsive Purchasing.

The Effect of Self-Control on Loan Decisions Using TikTok Paylater

The results of testing this path show that Self-Control has no positive and significant effect

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on TikTok Paylater Loan Decisions, with a coefficient value of 0.133, T-statistic of 1.116 (<1.96), and P-value of 0.132 (>0.05), indicating an insignificant effect. This means that the relationship between Self-Control and Loan Decisions is weak and insignificant. Thus, hypothesis 7 is rejected. The characteristics of the respondents, the majority of whom are from Generation Z, reinforce the results of this study. Generation Z is known to be accustomed to digital transactions and has high confidence in financial technology. The results of this study indicate that the level of self-control of respondents does not have a significant effect on the decision to use TikTok PayLater loans. These results are in line with the studies (Istianingsih et al., 2022) and (Ayu, 2020) which state that self-control does not affect the decisions of users of online FinTech loan applications.

CONCLUSION

This study found that among the variables compared, Artificial Intelligence was the most dominant factor influencing borrowing decisions through TikTok PayLater, thus answering the seven research questions. Meanwhile, Hedonistic Lifestyle, Impulsive Purchasing, and Self-Control did not show a significant influence, while Artificial Intelligence proved to be the main factor shaping user decisions. These findings confirm that in the context of digital financial services such as , lending decisions are more determined by the sophistication of the system, transparency of information, and risk management mechanisms provided by the platform than by users' consumptive behavior factors.

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