

Analysis of The Effect of Artificial Intelligence (AI) And Hedonism Lifestyle On Loan Decisions Using Spaylater With Self-Control As An Intervening Variable

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Article History: Received: Agusts 11, 2025; Accepted: Oktober 04, 2025

ABSTRACT

This study aims to test and analyze (1) the influence of AI (Artificial Intelligence) on loan decisions using Shopee PayLater, (2) the influence of Hedonism Lifestyle on loan decisions using Shopee PayLater, (3) the influence of AI (Artificial Intelligence) on loan decisions using Shopee PayLater through self-control, (4) the influence of Hedonism Lifestyle on loan decisions using Shopee PayLater through self-control, and (5) the influence of Self-Control on loan decisions using Shopee PayLater. The sample in this study was 130 respondents from Generation Z in Yogyakarta who were active Shopee users and had made transactions using SPayLater at least once in the past month. The data collection method employed a distributed questionnaire, and the sampling technique used was purposive sampling. This study used Outer Model analysis techniques, Model Fit Test, and Inner Model Analysis. The analysis tool used SmartPLS 4.1.0.9. The results of the study show (1) there is no positive and significant influence of the Artificial Intelligence variable on the loan decision using Shopee PayLater (2) there is a positive and significant influence of the Hedonism Lifestyle Variable on the loan decision using Shopee PayLater (3) there is a positive and significant influence of Artificial Intelligence on the loan decision using Shopee PayLater through self-control (4) there is a positive and significant influence of the Hedonism Lifestyle on the loan decision using Shopee PayLater through Self-control (5) there is a positive and significant influence of the Self-Control variable on the loan decision using Shopee PayLater.

Keywords: Artificial Intelligence, Hedonism Lifestyle, SPayLater, Self-Control.

INTRODUCTION

Rapid technological developments have had a significant impact on various aspects of life, particularly in the financial sector and shopping activities. Shopee has become the most popular e-commerce platform in Indonesia, maintaining its top position with a score of 69.6 according to Redaksi (2025), and recording 157.4 million global visits in January 2025 according to Ahdiat (2025). One attractive innovation, especially for Generation Z, is PayLater services like Shopee PayLater, which enable efficient credit purchases to increase transaction convenience. This new idea fixes the problems with traditional payment methods, such as bank transfers that those without accounts can't use, payments at convenience stores that are too hard to use, and cash-on-delivery (COD) systems that don't work for busy people. PayLater is now a popular payment method among the public.

Shopee PayLater is a financial lending service from Shopee, supervised by the Financial Services Authority (OJK) and the most widely used in Indonesia. A survey conducted by Muhamad

(2023) on September 15-18, 2023, of 1,017 respondents across Indonesia showed that the majority were from Java (79%), Sumatra (12%), and other islands (9%), with a predominance of 17-25 years old (55%) and 26-35 years old (31%). Shopee PayLater is used because of artificial intelligence, a love for fun and exciting things, and buying things on a whim (Istianingsih et al, 2022). AI helps make digital financial services work better by suggesting products, checking credit, and managing risks, but it can also lead to too much spending among younger people who are used to using digital tools (Halim, 2024). Istianingsih et al. (2022) found that AI influences Shopee PayLater lending decisions. A lifestyle focused on enjoying physical pleasures right away, like spending money quickly for things you want immediately (Ariandini et al., 2024), can make people more likely to make impulsive buying decisions through payment plans that last from one to twelve months. This affects how people choose to spend (Utami & Lawita, 2024; Waroka & Fadila, 2022). At the same time, having good self-control helps people make better money choices and prevents them from acting on sudden desires or being influenced by new technology (Ariria & Ulfatun, 2025; Nabila et al., 2025). Istianingsih et al. (2022) explained that self-control helps link factors like AI, lifestyle, impulsive buying, and hedonism to loan decisions, but Utami & Lawita (2024) found that hedonism has the opposite effect.

A survey of PayLater users in Indonesia shows that digital-savvy groups, like millennials and Generation Z, are the main users. These groups know a lot about technology, digital payments, and how people spend money today, so they like the convenience of PayLater for things like online shopping and traveling. Shopee PayLater is especially popular with Generation Z for daily purchases (Sely, 2025, Ruang.co.id). Yogyakarta, which is a city with many students because of its universities, has a lot of Generation Z people (born between 1997 and 2012) who are usually willing to spend money and like practical options, which makes them more likely to use digital financial services like PayLater. Although not a metropolitan area, this modern city with a strong educational and cultural atmosphere makes it an ideal location to research Generation Z's financial behavior in a non-Jakarta urban environment, supported by the ease of data collection from an active student and digital community.

Loan Decisions Using SPayLater

Novendra & Aulianisa (2020) define Paylater as an online loan service without a credit card that allows consumers to pay for transactions later, either in a single payment or in installments. In Indonesia, Shopee PayLater (SPayLater) is one of the most widely used Paylater services. SPayLater is a payment service offered by Shopee that lets users buy things now and pay for them later or in smaller parts over time, helping make online shopping easier and more convenient financially. According to Zuliyansah et al. (2024), SPayLater offers payment flexibility

that can increase convenience and satisfaction in online shopping. However, this convenience also has the potential to encourage consumer behavior, especially among students, due to the tendency to buy items that are not really necessary.

Artificial Intelligence

In recent years, we have entered a significant new phase in the development of the Industrial Revolution 4.0, driven by digital technology and the internet. This is shown by the rise of Artificial Intelligence, which is often shortened to AI (Khowarizmi & Lubis, 2023). Eriana & Zein (2023) say that Artificial Intelligence, or AI in Indonesian, is part of computer science that works on creating systems and machines that can do tasks that usually need human intelligence. So, we can say that Artificial Intelligence is a program that is made and designed to copy human intelligence, like making decisions, using logic, and other smart abilities.

Hedonism Lifestyle

Hedonism is a way of living that focuses on seeking personal happiness and enjoyment, often without thinking about the future consequences. This can cause people to spend too much money, even using pay-later services without planning properly. This behavior is common among young people, who often try to keep up with trends by spending on things like fancy cafes, shopping centers, and entertainment areas. They are also shaped by what they see around them, like the lifestyles of celebrities and popular figures. According to Gule (2021), hedonism is a belief that sees pleasure and enjoying things as the main aim of life. The main idea is that the purpose of being alive is to have fun. People who live a hedonistic life often look for attention, make quick decisions without thinking things through, follow what others do, and are easily swayed by others. They also like to spend their free time in places where they can relax, like cafes, shopping centers, and other fun spots (Jennyya et al., 2021). In general, a hedonistic lifestyle means a person focuses on satisfying their own desires to feel happy, without worrying about whether it helps or harms others.

Self-Control

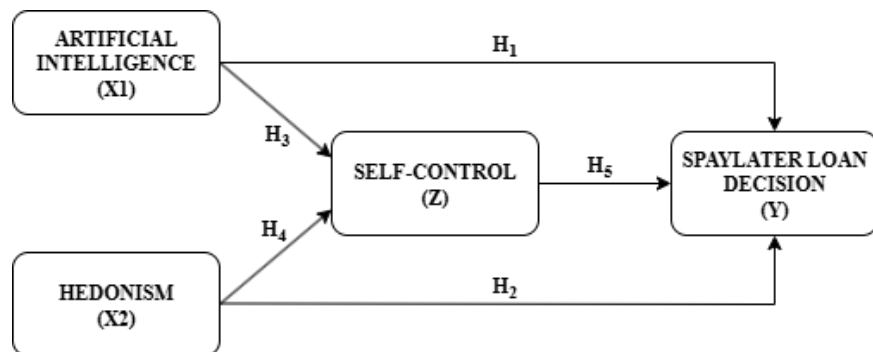
Self-control is a person's ability to hold back, manage, and direct their actions to prevent acting on impulse. According to Hafidurrahman et al. (2023). Averill (1973) explains it as the skill to change behavior, handle both good and bad information, and make decisions based on personal beliefs. Meanwhile, Putri et al. (2025) explain self-control as the ability to regulate emotions and desires, consider before purchasing, and set aside impulses to avoid overspending. Self-control is a person's ability to manage their thoughts, feelings, and actions based on what's right, their long-term goals, and their values. This helps them avoid giving in to quick, harmful urges and instead make smart, thoughtful choices. When it comes to services like Shopee PayLater, self-control is

especially important because it's easy to get tempted to buy things right away. People with low self-control might make unplanned purchases without thinking about whether they can afford to pay later. On the other hand, those with strong self-control can control their urges, think about what's most important, and only borrow money when it's really needed.

Based on the description above, the research hypotheses are as follows:

- H1: Artificial Intelligence (AI) has a positive effect on the decision to borrow using SPayLater.
- H2: A hedonistic lifestyle has a positive effect on the decision to borrow using SPayLater.
- H3: Artificial Intelligence (AI) has a positive impact on the decision to borrow using SPayLater, particularly through enhanced self-control.
- H4: A hedonistic lifestyle has a positive effect on the decision to borrow using SPayLater through self-control.
- H5: Self-control has a positive effect on the decision to borrow using SPayLater.

Framework



Picture 1. Conceptual Framework

Source: Replication of Istianingsih et al. (2022)

RESEARCH METHODS

Type of Research

This research is quantitative and associative in nature. Quantitative research is conducted to objectively measure the relationships between variables using numerical data that can be statistically analyzed. With this approach, it is hoped that the research will provide an empirical picture of the extent to which independent variables influence the dependent variable, both directly and through intervening variables.

Location and Time

This study used an online questionnaire distributed through Google Forms to active Shopee PayLater users in Yogyakarta. Respondents could complete any questionnaire as long as it met the criteria. Data collection lasted for 14 days and could be adjusted according to research needs and the expected number of respondents.

Research Methods

This research used purposive sampling. Purposive sampling is the technique of taking samples based on specific considerations, such as population characteristics or previously known identities (Lenaini, 2021). The purposive sampling criteria in this study are as follows:

- 1) Respondents are active users of the Shopee platform
- 2) Respondents have made a transaction using SPayLater at least once in the past month
- 3) Respondents are Generation Z (born 1998-2012)
- 4) Respondents live in the Yogyakarta area

Population and Sample

The population in this study was Gen Z, specifically those living in the Yogyakarta area who have used the SPayLater service. Sampling was conducted considering the large population, making it impossible to study the entire population, thus creating a representative sample. According to Hair et al. (2010), the sample size is determined by multiplying the number of indicators by 5-10. In this study, 13 indicators were multiplied by 10, resulting in 130 respondents who were active users of the Shopee platform and had used the SPayLater service at least once in the past month.

Data Analysis Techniques

The data collection method in this study was conducted using a questionnaire as the main instrument. The questionnaire will be distributed online using platforms such as Google Forms. Each respondent will receive five questionnaire instruments used to measure the variables studied. To produce accurate data, this study uses a Likert scale with a value of 1-5. This study uses Outer Model Analysis techniques (Convergent Validity, Discriminant Validity, and Construct Reliability), Model Fit Testing, and Inner Model Analysis (Coefficient of Determination, Effect Size, and Hypothesis Testing).

RESULTS AND DISCUSSION

Outer Model Analysis

- 1) Convergent Validity
 - a) Loading Factor Value

Table 1. Loading Factor Value

Indicator	AI (X1)	Hedonism (X2)	SPayLater Loan Decision (Y)	Self-Control (Z)	Desc.
X1.1	0.876				Valid
X1.2	0.823				Valid
X1.3	0.822				Valid

X1.4	0.770				Valid
X1.5	0.772				Valid
X2.1		0.777			Valid
X2.2		0.792			Valid
X2.3		0.796			Valid
X2.4		0.817			Valid
X2.5		0.874			Valid
X2.6		0.880			Valid
X2.7		0.842			Valid
Y1			0.823		Valid
Y2			0.820		Valid
Y3			0.757		Valid
Y4			0.815		Valid
Y5			0.835		Valid
Y6			0.831		Valid
Y7			0.761		Valid
Y8			0.796		Valid
Y9			0.835		Valid
Y10			0.819		Valid
Z1				0.860	Valid
Z2				0.856	Valid
Z3				0.878	Valid
Z4				0.832	Valid
Z5				0.829	Valid
Z6				0.838	Valid

Source: Primary Data, 2025

Based on the results of the convergent validity test, all indicators had outer loading values above the 0.70 threshold; thus, all indicators were declared valid. Therefore, all indicators in this table can be used because they meet the convergent validity criteria.

b) Average Validity Extracted (AVE)

Table 2. Average Validity Extracted (AVE)

Variable	Average variance extracted (AVE)	Desc.
AI (X1)	0.662	Valid
Hedonism (X2)	0.683	Valid
SPayLater Loan Decision (Y)	0.655	Valid
Self-Control (Z)	0.721	Valid

Source: Primary Data, 2025

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

2) Discriminant Validity

a) Cross Loading

Table 3. Cross Loading Value

Indicator	AI (X1)	Hedonism (X2)	SPayLater Loan Decision (Y)	Self-Control (Z)	Desc.
X1.2	0.833	0.736	0.719	0.718	Valid
X1.3	0.807	0.707	0.658	0.660	Valid
X1.4	0.795	0.614	0.606	0.540	Valid
X1.5	0.812	0.620	0.556	0.639	Valid
X2.1	0.735	0.786	0.749	0.731	Valid
X2.2	0.694	0.807	0.684	0.684	Valid
X2.3	0.668	0.813	0.678	0.622	Valid
X2.4	0.655	0.824	0.684	0.677	Valid
X2.7	0.629	0.845	0.749	0.761	Valid
Y1	0.654	0.735	0.823	0.744	Valid
Y2	0.608	0.731	0.820	0.704	Valid
Y3	0.617	0.687	0.757	0.722	Valid
Y4	0.626	0.703	0.815	0.630	Valid
Y5	0.616	0.717	0.834	0.661	Valid
Y6	0.646	0.722	0.831	0.710	Valid
Y7	0.626	0.673	0.760	0.637	Valid
Y8	0.602	0.639	0.796	0.642	Valid
Y9	0.704	0.729	0.835	0.697	Valid
Y10	0.667	0.713	0.819	0.667	Valid
Z1	0.648	0.726	0.709	0.860	Valid
Z2	0.707	0.769	0.743	0.857	Valid
Z3	0.666	0.722	0.679	0.878	Valid
Z4	0.638	0.700	0.736	0.832	Valid
Z5	0.648	0.729	0.715	0.829	Valid
Z6	0.729	0.711	0.708	0.838	Valid

Source: Primary Data, 2025

The cross-loading values for the variables Artificial Intelligence (AI), Hedonistic Lifestyle, SPayLater Loan Decision, and Self-Control show correlation values between the indicators (instruments) and their constructs (variables) greater than the correlation values between the indicators (instruments) and the other constructs (variables). The results of the convergent validity and discriminant validity tests show consistent values, with all indicators declared valid. This

indicates that the model used has a good fit and can effectively differentiate between different constructs. Thus, it can be concluded that the measuring instrument used in this study is valid.

3) Construct Reliability

a) Cronbach's Alpha

Table 4. Cronbach's Alpha Value

Variable	<i>Cronbach's alpha</i>	Desc.
AI (X1)	0.828	Reliable
Hedonism (X2)	0.874	Reliable
SPayLater Loan Decision (Y)	0.941	Reliable
Self-Control (Z)	0.922	Reliable

Source: Primary Data, 2025

Based on the table above, all variables in the model have Cronbach's Alpha values above the minimum threshold of 0.70, indicating that the instrument used is reliable or consistent in measuring its constructs. Thus, all constructs in the model have met the criteria for good reliability and are suitable for use in further analysis.

b) Composite Reliability

Table 5. Composite Reliability Value

Variable	<i>Composite reliability</i>	Desc.
AI (X1)	0.885	Reliable
Hedonism (X2)	0.908	Reliable
SPayLater Loan Decision (Y)	0.950	Reliable
Self-Control (Z)	0.939	Reliable

Source: Primary Data, 2025

Based on the table above, all variables in the model have Composite Reliability values above the minimum threshold of 0.70, thus being declared reliable. This value indicates that the indicators in each construct/variable have excellent consistency in measuring the variable. Thus, all constructs in the model have met the composite reliability criteria and are suitable for further analysis.

Model Fit Testing

Table 6. Model Fit Test

Parameter	Rule Of Thumb	Nilai Parameter	Desc.
SRMR	< 0.08	0.061	Ideal Fit

Source: Primary Data, 2025

SRMR (Standardized Root Mean Square Residual) is a measure of model fit that shows the standardized difference between the observed correlation matrix and that predicted by the model. A good SRMR value is below 0.10, and the ideal value is below 0.08. In this result, the SRMR is 0.061, which is below the threshold of 0.08, so it can be concluded that the ideal model has a good fit.

Inner Model Analysis

1. Coefficient of Determination (R Square)

Table 7. R Square Value

Variable	R-square	R-square adjusted
SPayLater Loan Decision (Y)	0.799	0.794
Self-Control (Z)	0.754	0.751

Source: Primary Data, 2025

The R Square (R^2) test results indicate the proportion of variance in the dependent variable that can be explained by the independent variables in the model. The R^2 value for the SPayLater Loan Decision variable of 0.799 indicates that 79.9% of the variation in the SPayLater Loan Decision variable can be explained by the independent constructs that influence it in the model, while the remaining 20.1% is explained by other factors outside the model. This value is included in the strong category, because $R^2 > 0.75$. Meanwhile, the R^2 value for the Self-Control variable of 0.754 indicates that 75.4% of the variation in Self-Control is explained by the constructs in the model, and the remaining 24.6% by other variables. This value is also included in the strong category, because $R^2 > 0.75$. The following figure 4.2. is the output of the PLS-SEM Algorithm to see the R^2 of the research model.

2. Effect Size (F Square)

Table 8. F Square Value

Variable	AI (X1)	Hedonism (X2)	SPayLater Loan Decision (Y)	Self-Control (Z)
AI (X1)			0.020	0.090
Hedonism (X2)			0.251	0.513
SPayLater Loan Decision (Y)				
Self-Control (Z)			0.129	

Source: Primary Data, 2025

Based on the results in the table above, the following explanations can be found:

(1) Artificial Intelligence (AI) on SPayLater Loan Decisions

The f^2 value = 0.020 is right at the lower limit of the small effect category. This indicates that AI has a very limited influence on SPayLater loan decisions, although it cannot be completely ignored.

(2) Artificial Intelligence (AI) on Self-Control

The f^2 value = 0.090 is in the small effect category. This indicates that AI does contribute to Self-Control, but its influence is limited.

(3) Hedonistic Lifestyle on SPayLater Loan Decisions

The f^2 value = 0.251 is in the medium effect range, indicating that Hedonistic Lifestyle is an important factor contributing to SPayLater loan decisions.

(4) Hedonistic Lifestyle on Self-Control

The highest value in the f^2 test is 0.513 and falls into the large effect category, as it exceeds the threshold of 0.35. This indicates that a hedonistic lifestyle has a dominant influence on self-control.

(5) Self-control on SPayLater loan decisions

The f^2 value of 0.129 is classified as a moderate effect. This means that good self-control can strengthen loan decisions using SPayLater.

3. Hypothesis Testing

a) Direct effect bootstrapping results

Table 9. Direct effect bootstrapping results

Path Coefficient	Original sample	T statistics	P values	Desc.
H1: AI -> SPayLater Loan Decision	0.119	1.612	0.107	Not Proven
H2: Hedonism -> SPayLater Loan Decision	0.495	5.434	0.000	Proven
H5: Self-Control -> SPayLater Loan Decision	0.325	3.686	0.000	Proven

Source: Primary Data, 2025

Based on the results in the table above, the following explanations can be given:

(1) Artificial Intelligence (AI) on Loan Decisions Using SPayLater

This path has a coefficient of 0.119, a T-statistic of 1.612, and a p-value of 0.107 (>0.05), indicating no significant effect of Artificial Intelligence on Loan Decisions Using SPayLater. Therefore, **Hypothesis 1 is not supported.**

(2) Hedonistic Lifestyle on Loan Decisions Using SPayLater

This path has a coefficient of 0.495, a T-statistic of 5.434, and a p-value of 0.000 (<0.05), indicating a positive, strong, and significant effect. This means that the higher the Hedonistic Lifestyle, the higher the decision to borrow using SPayLater. **Hypothesis 2 is statistically supported.**

(3) Self-Control on Loan Decisions Using SPayLater

The coefficient value of 0.325, the t-statistic of 3.686, and the p-value of 0.000 (<0.05) indicate that self-control has a positive and significant effect on loan decisions using SPayLater. Individuals with good self-control tend to avoid consumptive behavior and can manage their emotions to avoid impulsive behavior. Thus, **Hypothesis 5 is statistically proven.**

b) Indirect effect bootstrapping results

Table 10. Indirect effect bootstrapping results

Path Coefficient	Original sample	T statistics	P values	Desc.
H3: AI (X1) -> Self-Control (Z) -> SPayLater Loan Decision (Y)	0.086	2.482	0.013	Proven
H4: Hedonisme (X2) -> Self-Control (Z) -> SPayLater Loan Decision (Y)	0.206	3.260	0.001	Proven

Source: Primary Data, 2025

Based on the results in the table above, the following explanations can be found:

(1) Artificial Intelligence (AI) on Loan Decisions using SPayLater through Self-Control

The results of the indirect path analysis indicate that Self-Control successfully mediates the relationship between Artificial Intelligence and Loan Decisions using SPayLater. This is demonstrated by a coefficient value of 0.086, a T-statistic of 2.482, and a p-value of 0.013, indicating that the indirect effect is positive and statistically significant **(Hypothesis 3 is accepted).**

(2) Hedonistic Lifestyle on Loan Decisions using SPayLater through Self-Control

The second mediation path indicates that Hedonistic Lifestyle has a significant indirect effect on Loan Decisions using SPayLater through Self-Control, with a coefficient value of 0.206, a T-statistic of 3.260, and a p-value of 0.001. Therefore, **Hypothesis 4 is accepted.**

The Influence of AI (Artificial Intelligence) on Loan Decisions Using Shopee PayLater

The test results show that the influence of Artificial Intelligence (AI) on ShopeePayLater loan decisions is insignificant, with a path coefficient of 0.119, a t-statistic of 1.612, and a p-value of 0.107 (>0.05), so Hypothesis 1 is rejected. The f^2 value of 0.020 is at the lower limit of the small effect according to Hair et al. (2017), indicating that AI's contribution to loan decisions is very limited. Although AI is an important element in digital services, its role is still weak without the support of other factors, such as self-control. This finding is consistent with Dixit et al. (2025) Someone said that AI doesn't play a big role in how people in Yogyakarta make online buying decisions. So, when it comes to using SPayLater, the convenience and speed of AI haven't been the main factors that Generation Z considers.

The Influence of Hedonistic Lifestyle on Loan Decisions Using Shopee PayLater

The test results show that a Hedonistic Lifestyle has a positive and significant effect on ShopeePayLater loan decisions, with a path coefficient of 0.495, a T-statistic of 5.434, and a p-value of 0.000 (<0.05), thus Hypothesis 2 is accepted. The f^2 value of 0.251 falls into the moderate effect group as stated by Hair et al. (2017), which shows that a hedonistic lifestyle is a key factor in influencing SPayLater usage. A lifestyle that focuses on immediate satisfaction, over-consuming, and following current trends makes Generation Z more likely to use loans without always thinking about future risks. This result matches the findings of Bila & Marlana (2024) and Kurniasari & Fisabilillah (2021), who also found that a hedonistic lifestyle positively affects ShopeePayLater users' buying choices.

The Influence of AI (Artificial Intelligence) on Loan Decisions Using Shopee PayLater through Self-Control

The results of the indirect path test indicate that Self-Control can mediate the influence of AI on ShopeePayLater loan decisions, with a coefficient of 0.086, a T-statistic of 2.482, and a p-value of 0.013 (<0.05). This means that Hypothesis 3 is accepted. This value shows a positive and important effect, but it's not very strong. It means that using AI in credit checks, like spotting fraud, assessing risk, and predicting if someone can repay loans, works better when people also have good self-control. This finding is in line with Utami & Lawita (2024) and Istianingsih et al. (2022) that AI has a significant influence on ShopeePayLater decisions, both directly and through self-control as a mediator.

The Influence of Hedonistic Lifestyle on Loan Decisions Using Shopee PayLater through Self-Control

The analysis results show that a hedonistic lifestyle significantly influences loan decisions through self-control, with a coefficient of 0.206, a t-statistic of 3.260, and a p-value of 0.001 (<0.05). Thus, Hypothesis 4 is accepted. This value shows that even though a lifestyle focused on enjoying things a lot might lead to spending more, people who have good self-control can still make smart choices when deciding about loans. This result is consistent with Asmarani (2024) and Istianingsih et al. (2022) who found that self-control strengthens the relationship between lifestyle and consumptive behavior. In other words, having self-control helps reduce the bad effects of a lifestyle focused on enjoyment when using digital loan services like SPayLater.

The Influence of Self-Control on Loan Decisions Using SPayLater

The test results show that self-control has a positive and significant effect on ShopeePayLater loan decisions, with a coefficient of 0.325, a t-statistic of 3.686, a p-value of 0.000 (<0.05), and an f^2 of 0.129, which is categorized as a moderate effect. Thus, Hypothesis 5 is accepted. This means that the higher the level of self-control, the wiser an individual will be in using digital loan services. These results are consistent with Putri & Andarini (2022) and Istianingsih et al. (2022) who confirmed that having self-control helps people make better choices when using digital credit services. These results show that self-control is important for staying financially stable, avoiding impulsive actions, and making more thoughtful decisions about taking loans.

CONCLUSION

This study found that Artificial Intelligence (AI) does not directly affect borrowing decisions on Shopee PayLater, but a hedonistic lifestyle has a positive and significant impact. This is reflected in the tendency towards excessive consumption, the urge to follow current trends, and an orientation towards instant gratification that encourages individuals, especially the younger

generation, to use digital loan services even though they do not always consider aspects of long-term financial needs or capabilities. However, both AI and a hedonistic lifestyle can influence borrowing decisions if self-control is involved. This highlights how important self-control is, as it can help people make smarter financial choices even when influenced by a lifestyle focused on enjoyment and AI technology. Furthermore, self-control has also been shown to have a positive and significant effect on borrowing decisions, suggesting that the higher a person's self-control, the more cautious and rational they are when using digital lending services like Shopee PayLater.

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