

ABSTRAK

Perkembangan teknologi informasi telah mendorong transformasi besar dalam sektor keuangan, salah satunya melalui hadirnya layanan fintech seperti *Paylater*. *Shopee Paylater* menjadi salah satu layanan *buy now pay later* yang paling populer, terutama di kalangan generasi milenial dan generasi Z. Data dari OJK menunjukkan bahwa angka kredit macet (NPF) layanan *Paylater* sempat melampaui ambang batas aman, dengan mayoritas kasus berasal dari generasi Z. Hal ini mengindikasikan bahwa banyak pengguna belum memahami risiko penggunaan fitur ini. Penelitian ini bertujuan untuk mengkaji fenomena penggunaan *Shopee Paylater* melalui terpaan iklan terhadap generasi muda di era digital. Sampel dalam penelitian ini berjumlah 100 orang yang merupakan Gen-Z di Yogyakarta. Teknik pengambilan sampel menggunakan metode *purposive sampling* dan teknik analisis dalam penelitian ini menggunakan metode analisis Regresi linear sederhana dan dilakukan pengujian asumsi klasik terlebih agar memenuhi kriteria BLUE (*Best, Linear, Unbiased, and Estimated*). Hasil analisis dalam penelitian ini menunjukkan bahwa: Terpaan Iklan berpengaruh positif dan signifikan terhadap Minat Beli *Shopee Paylater*. Pengaruh terpaan iklan terhadap minat beli *Shopee Paylater* terbukti positif dan signifikan, sebesar 48,7%. Iklan yang muncul secara konsisten, menarik, dan relevan terutama melalui Youtube mampu meningkatkan kesadaran, ketertarikan, dan kepercayaan konsumen, khususnya Generasi Z. Namun, meski efektif mendorong minat beli, intensitas paparan iklan juga berisiko menumbuhkan perilaku konsumtif tanpa pertimbangan finansial matang.

Kata Kunci: Terpaan Iklan, Minat Beli, *Shopee Paylater*, Gen-Z

ABSTRACT

The development of information technology has driven significant transformation in the financial sector, one of which is the emergence of fintech services such as Paylater. Shopee Paylater has become one of the most popular buy now pay later services, especially among millennials and Generation Z. Data from the Financial Services Authority (OJK) shows that the non-performing financing (NPF) rate for Paylater services once exceeded the safe threshold, with the majority of cases coming from the Generation Z. This indicates that many users lack awareness of the risks associated with using this feature. This study aims to examine the phenomenon of Shopee Paylater usage through Advertising exposure to young people in the digital. The sample of this research consists of 100 Gen-Z individuals in Yogyakarta. The sampling technique used is purposive sampling, and the data analysis method applied is simple linear regression, preceded by classical assumption tests to meet the BLUE (Best, Linear, Unbiased, and Estimated) criteria. The analysis results show that Advertising exposure has a positive and significant effect on purchase intention of Shopee Paylater. The influence of Advertising exposure on purchase intention for Shopee Paylater is proven to be positive and significant, at 48.7%. Consistent, engaging, and relevant advertisements especially through YouTube can effectively increase consumer awareness, interest, and trust, particularly among Generation Z. However, while effective in boosting purchase intention, high levels of ad exposure also carry the risk of encouraging impulsive and financially unwise consumer behavior.

Keywords: *Advertising Exposure, Purchase Intention, Shopee Paylater, Gen-Z*