
The Effect of Payment Using Shopeepay Later on Islamic Consumption Behavior in the Millennial Generation

Arum Teguh Fitriyani¹, Anton Bawono²

^{1,2} Pascasarjana, Universitas Islam Negeri Salatiga

E-mail: arumteguh.febi@gmail.com¹, antonbawono@uinsalatiga.ac.id²

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Abstract: *The rapid development of technology and the many marketplaces that have mushroomed in Indonesia have made the millennial generation prefer to carry out activities on one hand. One way is to buy various necessities. One of the platforms that provides various community needs is Shopee. Shopee itself has many features, not only providing clothing and necessities but also providing various postpaid services, PBB, and so on. Shopee provides a payment feature, namely Shopeepay Later, where this feature functions almost the same as credit, but Shopee does not ask for any collateral so this feature helps the millennial generation to shop even if they don't have money. This research will discuss the influence of Shopeepay Later payments on Islamic consumption behavior in the millennial generation. This research is quantitative research using interval data types and primary data sources. From the results of this research, convenience, trust, and lifestyle simultaneously influence consumption behavior in the millennial generation, whereas convenience and trust do not influence Islamic consumption behavior in the millennial generation, while lifestyle variables influence consumption behavior in the millennial generation.*

INTRODUCTION

At this time, technological developments are developing so rapidly, previously cellphones can only be used for SMS/telephone calls, now cellphones can be used to carry out various activities, such as video calls, and ordering plane tickets, even now with just one hand, we can shop for our needs. We. Based on processed data Anur, 2023 based on the We Are Social report, states that internet users in Indonesia have reached 213 million people as of January 2023. This number is equivalent to 77% of Indonesia's total population of 276.4 million people at the beginning of this year. The number of internet users in the country rose 5.44% compared to the previous year (year-on-year/yoy). In January 2022, the number of internet users in Indonesia will only be 202 million people. The report also found that the average Indonesian uses the internet for 7 hours 42 minutes a day. On the other hand, the report noted that the majority, or 98.3% of Indonesian internet users use mobile phones.

Indonesia is the country with the largest use of e-commerce in Southeast Asia. It is not

surprising that many marketplaces are successful in this country because Indonesian people have consumerist behavior and like to follow trends. In Indonesia itself, the marketplace has existed since 1996, which was pioneered by Dyviacom Intrabumi or D-Net. However, in 2018 new marketplaces began to mushroom and were truly recognized and increasingly increasing since the emergence of COVID-19.

Based on a survey conducted by Jonathan, in 2023 carried out by Goodstats in 2022 shows that Tokopedia is number 1 as a marketplace used for shopping, followed by Shopee which has quite a slight difference from using Tokopedia.

LITERATURE REVIEW

Currently, many marketplaces offer buy now pay later forms of payment. One that has a pay-later feature is Shopee, where this feature is called ShopeePay Later. PayLater is an innovation from financial technology or Fintech as an alternative to credit payments without cards. The installment feature without a credit card is now a trend that is attracting the attention of the millennial generation (BI.go.id, 2019). The ShopeePay Later feature aims to meet people's needs, especially the millennial generation, which is all online, and is felt to be fast and instant. By using ShopeePay Later users can shop by paying next month or you could say with a credit system, making it easier when you want to buy goods but don't have the money.

One of the financial facilities from Shopee is ShopeePay Later which provides payment methods in installments without requiring a credit card with a tenor of 1 month to 24 months for shopping with a handling fee of 1% per transaction, with a minimum interest rate of 2.95% per transaction and a late fee of 5 % per month of all overdue bills (including previous bills). Applying for ShopeePay Later only requires an ID card and a photo of yourself. ShopeePay Later itself has different limit amounts depending on user activity and of course, ShopeePay Later is supervised by the Financial Services Authority (OJK) (Shopee, 2023).

The ease of use that ShopeePay Later offers makes the millennial generation dare to use it and dare to take on debt to meet their needs and fulfill their lifestyle. This phenomenon is proven by a survey from Jakpat, that the millennial generation received the title "buy now, pay later generation" (blog.jakpat.net, 2020) The perspective of ease of application (perceived ease of use) is a phase of a person's confidence that if someone uses the system there will be a decrease in effort. (Davis, 1989). The implementation of ease of use of the marketplace on online consumer behavior will be easily accepted by consumers so convenience is a factor that can influence consumer behavior when carrying out consumption actions. (Pavlou, 2003). The ease of online transactions certainly influences people's consumption behavior. The impact caused by this convenience is the increase in the consumerist nature of society (Giswandhani & Hilmi, 2020).

User trust arises because of the ease they feel in operating ShopeePay Later. According to Rahm et al., 2017 Convenience directly influences user trust in an online system. The trust of Shopee users also arises because of the popularity of Shopee itself, so someone will be more confident in carrying out transactions on Shopee, especially using ShopeePay later in shopping, apart from that, someone will have more confidence in the things involved in the transaction that have reliability and integrity. (Morgan & Hunt, 1994).

A consumer lifestyle can become a habit that is difficult to change because it has become a person's character so that a shopping addiction can no longer differentiate between needs and desires, which is called compulsive buying disorder. Environmental factors also influence the phenomenon of consumerist behavior tendencies in big cities, especially among millennials (Darma & Japarianto, 2014). According to Ben Soebianto, the most consumptive

category falls on millennials in big cities who are in their 20s and have just had a job.(CNNIndonesia, 2018).

The facts of the phenomenon above contradict the consumption ethics in Islam. Islam regulates the rules of balanced consumption. If these Islamic consumption rules are applied, then economic damage such as waste and stinginess can be overcome and even eliminated. A Muslim must prioritize the benefit of the individual and society. And you should not compare the pleasures of this world with the pleasures of the hereafter. In (QS. Al-Iraf: 29) Allah SWT prohibits acts of tabzir and israf in consumption but this does not mean that he allows being stingy. (Damayanti & Sophisticated, 2021).

Islamic economics offers the principle of balance. Affluent individuals are not allowed to consume beyond their means. The norms that apply as the basis for consumption behavior are necessity, pleasure, and luxury. Likewise, in Islamic commands regarding consumption, there are the concepts of justice, cleanliness, simplicity, generosity, and morality(Mannan & Sonhadji, 1977).

In the Al-Quran, there are consumption rules in Islam to regulate an individual's consumption patterns. In the Quran, Surah Al-A'raf verse 31 teaches the attitude of not being wasteful, avoiding showing off, not consuming things that are not needed, and not excessive consumption. So it can be interpreted that Islamic consumption patterns prioritize needs rather than just desires. In (QS. Al-Baqarah: 172) the limits on consumption are halal and thayyib. This means that haram goods cannot be consumed because they are haram and have no economic value. So that haram goods cannot be bought and sold.

Islamic consumption behavior prioritizes aspects of dharuriyat, hajjiyat, and tahsiniyat. So they prioritize life's needs over unlimited desires. The rationality of a Muslim individual in consumption behavior is to prioritize and increase the benefit he gets(Ritonga, 2010). In Islamic consumption, the purpose of consumption is not only to fulfill needs but also to have a purpose in the afterlife as a place of responsibility for all actions in the world. The goal of Islamic consumption behavior is to achieve a material and spiritual perspective in consumption by each individual. This goal is achieved by balancing marginal utility and total utility by maximizing the utility of the benefits obtained for a better life. (Sarwono, 2009).

So far, research on Islamic consumption behavior has focused on the legal practice of credit or payment via Shopee from an Islamic perspective(Ritonga, 2010)discusses consumption behavior patterns from an Islamic perspective,(Prastiwi & Fitria, 2021)discusses the practice of buying and selling on credit or pay later on the Shopee marketplace from an Islamic perspective. With the development of the features or facilities offered by Shopee pay Later, research focuses on the influence that Shopee pay Later has on Islamic consumption behavior, not in general but by looking at the phenomena that occur among the millennial generation.

METHOD

This research is quantitative research using interval data types and primary data sources. "This research analyzes the influence of convenience (X1), trust (X2), and lifestyle (X3) on consumption behavior (Y)."

Sumarwan (2012) states that consumption behavior is influenced by the rational and irrational nature of an individual. (QS. Al-A'raf: 31) teaches the attitude of not being wasteful, avoiding showing off, not consuming things that are not needed, and not excessive consumption. (QS. Al-Baqarah: 172) Based on this verse, the limits on consumption are halal and thayyib.

The convenience variable in this research is measured using indicators, namely, ease of

learning and use, ease of transactions, and ease of getting what you want. Giswandhani and Hilmi (2020) state that the ease of non-cash transactions has a significant influence on people's consumption behavior. Pavlou (2003) stated that the convenience implemented in a marketplace that is easy to operate will be easily accepted by consumers. Sukma & Sophisticated (2021) state that the level of electronic money use has an impact on an individual's Islamic consumption behavior.

1. H0: The ease of use of ShopeePay Later does not influence the Islamic consumption behavior of the millennial generation.

H1: ease of use of ShopeePay Later influences the Islamic consumption behavior of the millennial generation.

Anggraeny Putri and Setyo Iriani (2020) in their research explain that purchasing decisions using ShopeePay Later loans are significantly influenced by trust. Rafidah & Djawoto (2019) also stated that trust significantly influences the decision to buy goods in the online marketplace.

2. H0: Trust in using ShopeePay Later does not influence the Islamic consumption behavior of the millennial generation.

H2: Trust in using ShopeePay Later influences the Islamic consumption behavior of the millennial generation.

According to research (Sukma & Sophisticated, 2021) Islamic lifestyle and consumption behavior patterns are inversely related. When an individual has a high lifestyle, that person's Islamic consumption behavior pattern becomes lower.

3. H0: Lifestyle does not influence the Islamic consumption behavior of the Millennial generation

H3: Lifestyle influences the Islamic consumption behavior of the millennial generation.

This research also tests the influence of variables simultaneously, namely convenience, trust, and lifestyle variables on Islamic consumption behavior.

4. H0: convenience, trust, and lifestyle do not influence the Islamic consumption behavior of the millennial generation

H4: convenience, trust, and lifestyle influence the Islamic consumption behavior of the millennial generation.

This research was conducted in Semarang Regency among the millennial generation who use ShopeePay Later. The population used in this research targets ShopeePay Later users with age criteria of 19-30 years who live in Semarang Regency. The number of samples in this study was determined using the Lemeshow formula with the calculation results being 50 people.

In collecting data, the technique used was distributing questionnaires created using the Google Form platform, and then the link from the questionnaire was shared via social media in the form of Whatsapp or Instagram. The questionnaire used is a closed questionnaire, where the answers to the questions have been provided, the respondent just has to choose according to the respondent's situation and condition. A Linkert scale with values from 1 to 5 is used as a measurement scale.

The data testing technique in research goes through three stages, namely research instrument testing which consists of a Validation Test and Reliability Test. The second test stage is the Classical Assumption Test which consists of the Normality Test, Multicollinearity Test, and Heteroscedasticity Test. The third test stage is Hypothesis Testing which consists of Multiple Regression Analysis with T Test and Determination Coefficient Test. The T-test is used to analyze the level of significance between variables separately or partially, then carry out the F

test to determine the influence between variables simultaneously with the independent variable showing a value of <0.05 . The following is the Multiple Regression formula in this research:

$$Y = \alpha + \beta_1(X_1) + \beta_2(X_2) + \beta_3(X_3) + e$$

Information :

Y = Islamic consumption behavior

α = constant

β = independent variable regression coefficient

X1 = convenience

X2 = trust

X3 = lifestyle

e = error

RESULT AND DISCUSSION

1. Research result

The influence between the independent variable and the dependent variable was tested using the Multiple Regression Test. The following are the results of processing the regression test data which are explained in Table 1

Table 1. Regression Test Results

	Original ...	Sample ...	Standard ...	T Statistic...	P Values
Gaya Hidup -> Perilaku Konsumsi	0.684	0.692	0.135	5.074	0.000
Kemudahan -> Perilaku Konsumsi	0.182	0.193	0.143	1.267	0.205
Kepercayaan -> Perilaku Konsumsi	0.001	-0.006	0.189	0.005	0.996

Source: Smart PLS 3 data processing results

From Table 1, the multiple regression model is obtained: $Y = \beta_1(X_1) + \beta_2(X_2) + \beta_3(X_3) + e$. Then get it

First structural equation (Lifestyle)

Consumption Behavior = 0.684 Lifestyle + e

Second structural equation (Ease)

Consumption Behavior = 0.182 Convenience + e

Third structural equation (Trust)

Consumption Behavior = 0.001 Trust + e

Consumption Behavior = 0.684 Lifestyle + 0.182 Convenience + 0.001 Trust + e

The results of the analysis in Table 1, show that Lifestyle to Consumption Behavior is accepted, namely that lifestyle has a positive and significant influence on the Islamic consumption behavior of teenagers. It can be seen from the significance value that lifestyle has a T Table value > 1.96 and is positive. So the higher the lifestyle, the higher the Islamic consumption behavior. Meanwhile, convenience and trust in consumption behavior are rejected, so convenience and trust do not affect Islamic consumption behavior. It can be seen from the significance value of ease and trust that it has a T Table value of <1.96 .

To determine the influence between variables simultaneously or simultaneously. So the F Test was carried out. The following results for the F Test are explained in Table 2.

Table 2. F Test Results

	Gaya Hid...	Kemudah...	Kepercay...	Perilaku Konsumsi
Gaya Hid...				0.579
Kemudah...				0.041
Kepercay...				0.000
Perilaku K...				

Source: Smart PLS 3 data processing results

Based on table 2, shows that lifestyle, convenience, and trust simultaneously influence Islamic consumption behavior. So H4 is accepted, which means that there is an influence of convenience, trust, and lifestyle on Islamic consumption behavior. It can be seen from the values in Table 3.

Table 3. F Test

No	Connection	F2 value	Criteria
1	Lifestyle on Consumption Behavior	0.579	Moderate
2	Convenience to Consumption Behavior	0.041	Weak
3	Beliefs in Consumption Behavior	0,000	Weak

To illustrate how much this model can explain, it is necessary to carry out a Coefficient of Determination Test. The following are the results of the Coefficient of Determination Test which are explained in Table 4

Table 4. Determination Coefficient Test Results**R Square**

	R Square	Adjusted R Square
Perilaku Konsumsi	0.630	0.605

Source: SmarPLS 3 data processing results

Based on Table 4, we get the following interpretation: it is known that the R Square value is $0.630 \times 100\% = 63\%$. This means that consumption behavior is influenced by 63% by Trust, Convenience, and Lifestyle, and the remainder ($100\% - 63\% = 37\%$) is influenced by other variables not discussed in this research.

Then, to find out the influence between variables, you can see from Table 5.

Table 5. Hypothesis Test Results

	Original ...	Sample ...	Standard ...	T Statistic...	P Values
Gaya Hidup -> Perilaku Konsumsi	0.684	0.690	0.137	4.980	0.000
Kemudahan -> Perilaku Konsumsi	0.182	0.189	0.145	1.253	0.210
Kepercayaan -> Perilaku Konsumsi	0.001	-0.002	0.187	0.005	0.996

If you use the t statistic, compare it with the Z Score value of 1.96. Lifestyle Hypothesis on Consumption Behavior, t statistic 4.980 > 1.96, Hypothesis is accepted. In conclusion, lifestyle has a significant influence on consumption behavior. Convenience Hypothesis on Consumption Behavior, t statistic 1.253 < 1.96, Hypothesis is rejected. In conclusion, convenience does not affect consumption behavior. Hypothesis Belief in consumption behavior, t statistic 0.005 < 1.96, Hypothesis is rejected. In conclusion, trust does not affect consumption behavior.

2. Discussion

The Influence of Convenience Variables on Islamic Consumption Behavior in the Millennial Generation

Based on the Convenience Hypothesis test on Consumption Behavior, the t-statistic value is 1.253 < 1.96, so H1 is rejected. This means that convenience does not affect the Islamic consumption behavior of the millennial generation. This is in contrast to research conducted by (Anggraeny Putri and Setyo Iriani, 2020) which states that the higher the level of convenience of ShopeePay Later, the higher the purchasing decision.

In this study, 50 respondents stated that 56.3% stated that SpayLater was a system that was quite easy to apply. All respondents use the Shopee application but there are 32.7% who do not use the SpayLater payment method. This is why convenience does not affect Islamic consumption behavior if seen from the use of SpayLater. Some respondents consider that there is usury from SpayLater so they do not choose to use the payment feature provided by Sopee. So the millennial generation in this research is quite good at implementing Islamic consumption ethics because they are not interested in the convenience offered but are more concerned about avoiding the usury system that exists in SpayLater.

When referring to the thoughts of M Abdul Mannan (Mannan and Sonhadji 1977) related to the principles of Islamic consumption behavior, the ease of using ShopeePay Later includes having material value and can also bring individual economic prosperity. With the ShopeePay Later facility, users can use it to meet their needs when they don't have cash. However, it is still necessary to apply a balanced perspective in using ShopeePay Later. Where Islamic consumption behavior prioritizes aspects of dharurriyat, hajjiyat, and tahsiniyat. It is necessary to instill the principles of Islamic consumption behavior in the millennial generation, namely the principles of morality, the principles of generosity, and the principles of awareness. Islamic economics has the aim of prosperity in the afterlife and not only in this world. So the millennial generation as Shopee users prioritizes life's needs over unlimited desires. It does not simply fulfill all needs, so ultimately Islamic consumption behavior must be based on the morality applied in Islam.

The Influence of Belief Variables on Islamic Consumption Behavior in the Millennial Generation

Hypothesis Trust in consumption behavior, t statistic 0.005 < 1.96, H2 is rejected. This means that belief does not affect the Islamic consumption behavior of the millennial generation. In this study, 63.6% of respondents thought that Shopee was inconsistent in

providing service quality from the past until now. This is because the millennial generation prefers to use SpayLater because of the low-interest rates and especially using Shopee because there are many promos provided by Shopee, including free shipping promos, which makes the millennial generation use Shopee a lot. However, currently, these features have been reduced so that people's trust in Shopee has decreased, including the use of SpayLater. You can see that Shopee pay Later serves payment methods in installments without requiring a credit card with a tenor of 1 month to 24 months for shopping with a handling fee of 1% per transaction, with a minimum interest rate of 2.95% per transaction and a late fee of 5% per month of all outstanding bills. past due (including previous bills)(Anon 2023). This makes many millennials choose not to use SpayLater.

Islamic consumption behavior is not only based on material things but also on the experience and beliefs of an individual. In Islamic economics, consumption has the aim of optimizing *maslahah*. According to Imam Shatibi, *maslahah* has a broad meaning, not only achieving satisfaction as in conventional economics. *Maslahah* is the ability of goods or services that can accommodate the elements and basic goals of human life. There are five basic elements, namely, life, property, belief, intellectual, and heredity. User trust in the Shopee pay Later feature which can be built with Shopee integrity is important. Where with a sense of mutual trust, a sense of security, and no one feels disadvantaged, a mutually beneficial relationship arises that is by Islamic law.

The Influence of Lifestyle Variables on Islamic Consumption Behavior in the Millennial Generation

Lifestyle Hypothesis on Consumption Behavior, t statistic $4.980 > 1.96$, Hypothesis is accepted. This means that lifestyle has a significant influence on consumption behavior. In this research, 67.9% were satisfied when making purchases on Shopee, especially with the help of SpayLater. The higher the lifestyle in using Shopee pay Later, the higher the Islamic consumption behavior, and vice versa. Therefore, the hypothesis in this study is declared acceptable. According to the Islamic perspective contained in QS Al-A'raf: 31:

يٰۤاٰدَمُ خُذْ وَاٰدَمَٰتِڪُمْ مِّنْ عِنْدِ كُلِّ مَسْجِدٍ وَكُلُوْا وَاشْرَبُوْا وَلَا تُسْرِفُوْا ۗ اِنَّهٗ لَا يُحِبُّ الْمُسْرِفِيْنَ

“O descendants of Adam! Wear your nice clothes every time you (enter) the mosque, eat and drink, but don't overdo it. Indeed, Allah does not like excessive people.”

Choosing a lifestyle wisely and being able to limit oneself from excessive consumption is a good thing. Allah does not like wastefulness but also does not allow stinginess. So in Islamic economics, balance is applied to consumption behavior. However, it was proven in this research that 83.9% of respondents admitted that the lifestyle of using Shopee pay Later made them more consumptive.

This is supported by research from Sukma & Sophisticated (2021) stated that the lifestyle adopted by generations Y and Z has a low possibility of Islamic consumption behavior patterns. Islamic economic behavior prioritizes needs over desires or satisfaction. According to M Abdul Mannan's principles, the principle of morality, the principle of simplicity, and the principle of generosity are the keys to achieving benefits in consumption. By applying the principle of simplicity, the millennial generation in using Shopee pay Later can avoid exaggeration which is certainly hated by Allah SWT. The principle of generosity will protect us from sin and danger when consuming halal goods, which Allah SWT has

provided for His mercy. To fulfil life's needs which bring benefits and increase devotion to Allah SWT. The morality applied in Islamic economics places limits on an individual's consumption behavior so that it remains within the rationality of Islamic consumption behavior.

The millennial generation tends to behave consumptive (Hidayatullah, Waris, and Devianti 2018). Consumptive behavior in the millennial generation's lifestyle is influenced by internal and external factors. This statement is supported by research from Mahdiyan (2019), Mahdiyan explained that lifestyle is influenced by internal and external factors. According to CNNIndonesia, 2018, external factors are the biggest influence on the lifestyle of the millennial generation, peer pressure factors from the social environment put pressure on individuals to act consumptive."

The Influence of Using SpayLater on Islamic Consumption Behavior in the Millennial Generation

Based on the F Test results, convenience, trust, and lifestyle have a significant influence on the Islamic consumption behavior of the millennial generation. So the use of ShopeePay Later has a significant influence on the Islamic consumption behavior of the millennial generation.

Using ShopeePay Later has now become a trend for credit shopping solutions. Cardless credit with its ease of application and use has made the millennial generation fall in love with this payment system. Proven by a survey from the Research Institute of Socio-Economic Development (RISED) in 2021 stated that ShopeePay Later is the platform most frequently used for pay-laters compared to other platforms (Rised.or.id 2021).

ShopeePay Later from the results of this research has a positive and negative impact on the Islamic consumption behavior of the millennial generation. Looking at the Regression Test results for each variable, convenience and trust in using ShopeePay Later has a positive influence, but the lifestyle of ShopeePay Later users has a negative influence on Islamic consumption behavior.

This is supported by research from Prastiwi & Fitria (2021) stated that Paylater in online shopping has the potential for waste and increases debt. From an Islamic perspective, being wasteful and excessive is an act that is prohibited by Allah SWT. Islam has provided guidelines for consumption to be modest. According to the Islamic perspective contained in QS Al-Furqon: 67:

وَالَّذِينَ إِذَا أَنْفَقُوا لَمْ يُسْرِفُوا وَلَمْ يَقْتُرُوا وَكَانَ بَيْنَ ذَلِكَ قَوَامًا ﴿٦٧﴾

"And (including the servants of the Most Merciful God) those who when they spend (wealth), they are not excessive, nor (also) stingy, both of them are reasonable"

When using ShopeePay Later payments, you must be able to control it with awareness not to use it solely for desire rather than to fulfill needs. Islamic guidance teaches an individual to fulfill his needs according to his abilities. This is by what is contained in QS AL-Isra': 29:

وَلَا تَجْعَلْ يَدَكَ مَغْلُولَةً إِلَىٰ عُنُقِكَ وَلَا تَبْسُطْهَا كُلَّ الْبَسْطِ فَتَقْعُدَ مَلُومًا مَّحْسُورًا ﴿٢٩﴾

"And do not make your hands shackled to your neck and do not (also) extend them too

much (very generously) or you will become disgraceful and regretful."

Islamic teachings emphasize that individuals using their wealth for the good of their families is an act of worship. Set aside your expenses for alms in the way of Allah SWT. In muamalah, always include Allah SWT so that you avoid destruction.

Thus, the ShopeePay Later feature which is now a trend among millennials, according to the Islamic economic view, this feature can be utilized. However, its use must be done wisely to avoid the evils that Allah SWT has forbidden. Limitations and teachings in Islamic economics teach us not to behave consumptively when using the ShopeePay Later feature, especially among millennials.

CONCLUSION

From the explanation above, it can be concluded that trust and ease of use of SPayLater do not affect the Islamic consumption behavior of the millennial generation. Lifestyle variables have a significant positive influence on the consumption behavior of the millennial generation. Likewise, the influence between variables has a significant influence simultaneously on the Islamic consumption behavior of the millennial generation.

This research certainly still has many limitations. The variables used to research consumption behavior are still limited to convenience, trust, and lifestyle variables, so it is hoped that future research related to the same topic can expand the range by using wider variables and moderating variables.

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