



## Use of shopee paylater features in consumptive behavior of Bengkulu University students

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### ABSTRACT

In the current era of globalization, online businesses are increasingly gaining attention among students, there are many types of online shopping e-commerce, one of which is popular is Shopee PayLater. With the convenience and attractive offers provided by Shopee, this encourages students to engage in consumer behavior. The aim of this research is to find out the consumer behavior of Bengkulu University students in using Shopee PayLater, and to find out what Bengkulu University students think about using the Shopee PayLater feature. This research uses a qualitative phenomenological approach. Data collections techniques are carried out through interviews, documentation, literature study. The results of this research are that there are several things that show the consumptive behavior of Bengkulu University students, namely shopping to maintain their appearance, shopping because of discounts, shopping because they follow fashion trends, shopping because they are influenced by advertising. The students' opinions from this research are that there are positive and negative experiences they had while using Shopee PayLater. The suggestion in this research is that female students must also learn to manage their finances and learn to restrain themselves from prioritizing desires over needs.

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### 1. INTRODUCTION

In this modern era, humans live their lives in line with technological developments. Many individuals are competing to create technological innovations with the main aim of making human life easier. Conventional methods, such as using cash for transactions, are increasingly being abandoned because they are considered slow and impractical. The same applies to bill payments, which previously required queuing at payment counters. Today, digital solutions have become an integral part of everyday life. Digital payment tools exist as an alternative that can be accessed via smartphone, providing easy access anywhere and anytime. This transformation not only speeds up the transaction process, but also provides significant convenience in managing finances and paying bills. A study (Nagayo, et al, 2022).

In the era of modernization that we are currently experiencing, developments in the times have also influenced significant technological changes. The use of the internet

by the public, especially the younger generation, is increasingly widespread, making the internet not only a means of communication and searching for information, but also a "market" for online buying and selling. Electronic Commerce, especially online shopping, has become routine among the public, reinforced by the belief that online markets provide comfort and convenience in the shopping process. In this context, the Shopee application appears with the PayLater feature, making it easier for users to borrow money. This progress reflects a greater understanding of technological developments, freedom in fulfilling daily needs, especially among Bengkulu University students (Harahap, 2018).

One service that is currently popular is PayLater, where users can make purchases now and pay later. Students are one of the groups who are very interested in this feature because it can make it easier to make purchases, especially for those who are short of cash. Students' needs and desires can play an important role in their consumer behavior. Shopee PayLater can be a tool to fulfill these needs and desires without having to pay directly (Amelia & et. al., 2023).

Students, in facing the need for fast, practical, effective and efficient transactions, companies and service providers respond by providing easy access to information and connecting goods and service providers with consumers through information technology applications, such as e-commerce technology. This phenomenon creates platforms related to online buying and selling services and online business in general. In the midst of intensive promotions from various application companies, the PayLater feature has become attractive with its benefits which can be used in various types of transactions, such as travel, daily transportation, purchasing food and other products (Arianti, 2023).

College students, who often have limited budgets, may be attracted to shopping online when there are special offers, big discounts or attractive promotions. Using Shopee PayLater may have additional appeal as it allows them to purchase goods without paying directly. Shopee often offers cheaper product prices, cashback and free shipping compared to its competitors. They also use famous celebrities and artists to attract customers, especially students, to make unexpected purchases (Fatmawati, et. al, 2022).

A lifestyle that is not adapted to a person's financial capabilities can also encourage a person to do anything, including making purchases with the PayLater feature impulsively without being accompanied by good financial literacy knowledge (Widiastuti, et. al., 2023). Financial literacy and consumer behavior have indirect relationship. The lower a person's financial literacy, the more they consume (Dikria O & Sri W, 2016). Consumptive behavior when someone buys or spends excessively without careful financial consideration. Consumptivism is a pattern of individuals or societies driven by the desire to purchase or use goods and services, regardless of the degree of need for the goods or services (Cahaya & Purwidiarti, 2023).

In the context of PayLater services, good understanding is the key so that people can avoid excessive debt. By using this service wisely, you can help increase financial inclusion in Indonesia. Internet-based businesses have changed shopping patterns, where online shopping is considered more effective because it makes it easier for buyers to get the products they need without having to face the obstacles of offline shopping. Shopee PayLater as a credit facility creates an easier and more convenient option for people to access credit without a credit card, with a simpler process compared to applying for a credit card at a bank (Asja, H.J., et. Al, 2021).

It's no longer a secret that Paylater offers benefits comparable to credit cards. However, Paylater's popularity is increasing and it competes with credit cards due to its support of advanced payment system technology in famous e-commerce platforms such as Tokopedia, Shopee, Lazada, Traveloka, Gojek, Bukalapak, Blibli, JULO, Kredivo, Akulaku, etc. Other applications are known that can be used to provide digital credit card services. Paylater's simple concept aims to meet an individual's needs and

wishes without having to wait for sufficient funds. This explains why Paylater has become the preferred payment method, especially among his Gen Z (Husna, 2023).

Shopee PayLater like other PayLater services gives users the possibility to postpone payments, which can be considered as instant credit. Students who do not have a credit card or have limited access to the traditional banking system may find Shopee Paylater an attractive alternative. Unlike credit cards, registering for Shopee Paylater is easier and more efficient, so this service is widely used by the public (Magelo, et. al, 2021).

Even though there are advantages to using the PayLater feature, good understanding is still needed so that users avoid debt problems and burdensome installments. The development of this feature also involves various parties, including banking, which can add profitable choices for users. In this case, Shopee provides convenience in the payment transaction system through the SPayLater feature, which allows instant loans with minimal interest and handling fees. However, it needs to be acknowledged that not all Shopee application users feel they benefit from this feature, resulting in differences in perception between sellers and buyers (Aftika, et. Al, 2022).

Lastly, Shopee PayLater has the advantage of having the entire process completed within the Shopee application, making it easier for users without having to log in and out of other applications. The Shopee application is popular among Bengkulu University students, and the convenience and comfort provided by Shopee PayLater helps students get the items they want using the installment method. Therefore, a study regarding the consumer behavior of Bengkulu University students in using Shopee PayLater is very relevant and interesting to explore further (Sitorus, 2022). The PayLater feature, as an alternative option for cardless credit access, offers convenience and comfort for the public. Compared to the complex process of applying for a credit card at a bank, PayLater reduces the tedious stages. To avoid the risk of debt and burdensome installments, a good understanding of this feature is very necessary (Prastiwi & Fitria, 2021).

The use of PayLater, if done carefully, can be an impetus for increasing financial inclusion in Indonesia. By involving various parties, including banking, the development of this feature provides profitable options for users (Permata & Haryanto, 2022). Shopee provides easy transactions by introducing SPayLater, an online lending feature. The advantages of SPayLater include instant loans with minimal interest and handling fees. However, there are several sellers and buyers on the Shopee platform who feel disadvantaged by the use of SPayLater (Permata & Haryanto, 2022).

Meanwhile, the process for PayLater Shopee is all completed in the Shopee application. Users do not need to enter and leave the application and can immediately use it when their application has been approved. The Shopee application is one of the applications that is popular among Bengkulu University students. Bengkulu University is one of the campuses in the city of Bengkulu, which can represent the criteria for sampling. So with the Shopee PayLater application, students feel very helped in getting the items they want and also with the installment method offered by Shopee PayLater. Therefore, researchers are interested in studying the consumer behavior of Bengkulu University students in using Shopee PayLater.

This research can make a significant contribution to understanding the impact of using the Shopee Paylater function on the consumptive behavior of Bungkulu University students. The expected impact is related to economic aspects and a deeper understanding of students' online shopping patterns can provide insight for related parties to formulate policies that support student finances. In addition, this research not only shows the role of Shopee Paylater in consumer decision making and provides valuable information to the e-commerce industry in designing services that are more responsive to consumer needs, but can also provide a more relevant view in the context of consumptive behavior in the digital era.

The significant increase in the use of the Shopee Paylater function in online

shopping transactions has attracted much attention in the consumer sector, especially among students. In relation to this, this research becomes urgent because it will examine more deeply the impact of using this feature on the consumptive behavior of Bengkulu University students. As the e-commerce industry continues to transform rapidly, it is important to better understand how these payment options impact student purchasing decisions. This research is inspired by the need to provide richer and more contextualized insights into consumer dynamics in the digital age, so that stakeholders such as financial institutions, e-commerce companies, and policy makers can be more effective. Therefore, the urgency of this research lies not only in understanding the shopping behavior of college students, but also contributing to the understanding of changes in consumptive behavior in the evolving online shopping ecosystem.

## 2. BACKGROUND OF THE STUDY

The background of this research is at Bengkulu University, where students have consumptive behavior towards Shopee PayLater, so that the Shopee PayLater platform becomes relevant for Bengkulu University students in this digital era. Therefore, researchers are interested in taking research on the use of the Shopee PayLater feature in the consumer behavior of Bengkulu University students.

The use of the Shopee Paylater function is a phenomenon that increasingly dominates online shopping behavior, especially among students. This study aims to deeply understand the impact of using this feature on the consumption behavior of Bengkulu University students. The usefulness of this study is not limited to the university area, but allows for greater insight into the consumer trends of the younger generation in the digital era. Furthermore, the understanding gained from the findings of this study can provide a foundation for e-commerce companies, especially Shopee, to improve their services to better understand and meet the needs of consumers, especially students. Therefore, this research not only provides theoretical insights, but also provides practical contributions to support the development of the e-commerce industry and the formation of smarter consumptive behavior among college students.

Many previous studies have investigated consumptive behavior related to online shopping, particularly student behavior. Some of them investigate the factors that influence online shopping decisions, while others focus on the impact of using certain payment methods. While this literature makes an important contribution to understanding consumer behavior, there is still a large knowledge gap among Bengkulu University students regarding the use of the Shopee Paylater function. Previous research tends not to specifically discuss the impact and dynamics of using Shopee Paylater in shaping consumer behavior. Therefore, this research seeks to fill this knowledge gap by focusing on an in-depth analysis of how this payment feature influences students' purchasing decisions. This research not only contributes to the general understanding of consumer behavior in the digital era, but also provides more specific and relevant insights regarding the use of Shopee Paylater in the University of Bengkulu.

## 3. RESEARCH METHOD

This qualitative research method was carried out using research in the form of observations and interviews. Descriptive data collection is written in report form. Data types can be images and words. Sampling or informants in this research was carried out using the snowball sampling technique. The snowball technique is used by asking the first informant to indicate a second informant who can provide information, then the second informant is asked to indicate a third informant, and so on. This is done serially and sequentially. Therefore, researchers used this research method to find out in more detail how the Shopee PayLater feature is used by Bengkulu student consumers.

This research uses a descriptive qualitative research method which describes the practice of using Shopee Paylater electronic money loans from the perspective of Islamic law, while several studies that have been carried out previously used the type of field research that was carried out. This research is also to assess the pros and cons of Shopee PayLater loans (Rahayu, 2021).

According to John Tukey, the term technique for analyzing research data is a procedure for analyzing data. This procedure includes techniques for interpreting data that has been analyzed and how to plan research data collection techniques so that analysis becomes faster. In testing data credibility, there are various testing methods. According to (Sugiyono, 2010) emphasizes the following: "Testing data credibility or trust in data resulting from qualitative research is carried out, among other things, by triangulation, discussions with colleagues, negative case analysis, and member checking." (a) Triangulation According to (Sugiyono, 2010) Triangulation in credibility testing is defined as checking data from various sources in various ways and at various times. In this study, researchers used time triangulation. According to (Sugiyono, 2010), time triangulation can be used to test the credibility of data in this research by checking with interviews. (b) Using Reference Materials According to (Sugiyono, 2010). states that the reference material in question is the support to prove the data that has been found by the researcher or the existence of evidence that the researcher has conduct research. The researcher's evidence in this research is photo documentation during interviews with the six Pasir Pengaraian University students who were informants in this research. (c) Carrying out membercheck according to (Sugiyono, 2010) states that membercheck is the process of checking the data obtained by the researcher to the data provider. Meanwhile, the aim of member checking according to sugoyono is that the information obtained will be used in writing reports.

#### 4. RESULTS AND DISCUSSIONS

##### a. Consumptive Behavior in Using Shopee PayLater

The term consumerism is usually used in problems related to consumer behavior in everyday life. According to (Chita, et al, 2018), consumer behavior is the human tendency to buy things excessively or unplanned. Consumptive behavior is also known as behavior or lifestyle that likes to spend money without thinking. Consumptive behavior also occurs because someone no longer buys goods that are really needed, but only to try goods or services that are not really needed in everyday life.

According to (Dewi et al., 2021) consumptive behavior that ignores future needs for the sake of offering attractive discounts today can lead someone to an unfavorable financial health condition. Apart from that, it is important to avoid consumptive behavior because it can cause more serious financial problems in the future.

In understanding consumers, it is essential to have a deep understanding of consumer behavior as a manifestation of all activities of the human spirit. Consumer behavior refers to the real actions of individuals or groups of individuals, including organizations, which are influenced by external and internal factors. This factor directs them in choosing and consuming goods or services according to their wishes. The study of consumer behavior involves purchasing units and exchange processes that include the acquisition, consumption, and disposal of goods, services, experiences, and ideas. It covers all aspects from start to finish in a consumer's interaction with products and services. Consumer behavior is not only direct involvement in obtaining and using a product, but also includes decision-making processes that influence their choices. Thus, consumer behavior is not just an action, but a series of individual activities directly involved in using services, including the decision-making process that underlies consumer preferences and decisions (Husein, 2021).

This simple definition contains an important concept. First, consumers cannot avoid the exchange process where all sources are transferred between two parties. The

exchange process involves a series of steps, starting with the acquisition or acquisition stage, then moving on to the consumption stage and ending with the disposition of the product or service.

Bengkulu University students' consumptive behavior is the behavior of students in buying goods without considering it first and not based on need factors. Several things that show the consumptive behavior of Bengkulu University students are the behavior of Bengkulu University students who shop online to maintain their appearance so that they look more attractive and fashionable so that students feel confident in whatever they wear. Shopping because of discounts is online shopping behavior because there is a system of deducting several percent from the original price of the product so that the price offered is reduced. Discounts can lead to consumptive behavior in students because when shopping online students make excessive purchases. Shopping to follow fashion trends is the behavior of students in following styles that are popular during a certain period of time. Shopping is influenced by advertising, where advertising is one of the marketing strategies used by producers to influence a person's behavior and thoughts so that the person is persuaded to buy online products.

The opinions of Bengkulu University students in using Shopee PayLater prove that the more often someone uses Shopee PayLater, the more pleasure and worry they encounter. The pleasure obtained by the informant while using Shopee PayLater is that it is a practical and fast payment method, the conditions and application process are easy, the interest is set quite low, various installment payment options, it provides attractive offers (price discounts, postage discounts), concerns and the risks in using Shopee PayLater are the emergence of excessive consumptive behavior, giving rise to debt habits, the risk of identity hacking, disrupted money management, and not being able to deactivate PayLater on Shopee accounts which makes them more consumptive, there are admin fees given by Shopee.

#### b. Factors that Influence Consumptive Behavior

According to (Suyasa & Fransisca., 2019) the factors that influence the emergence of consumer behavior are: (1) Advertising is a message that offers a product aimed at the public through a medium which aims to influence the public to try and ultimately buy the product being offered. Advertisements also encourage people to consume goods or services based only on desires and not needs and irrational prices. (2) The emergence of consumer behavior is caused by western cultural lifestyles. Purchasing branded and luxury goods originating from abroad is considered to improve a person's social status in everyday life. (3) Credit cards provide credit facilities for their users. So users can use their existing credit limit without fear of not having money when shopping. This is in accordance with the results of an interview with one of the Bengkulu University students with the initials A.N.A who revealed that: "There are certain factors in the emergence of consumer behavior, such as promotions or advertising, which encourage me to use this feature. "I often take advantage of promos on Shopee PayLater which give cashback, discounts or free shipping when I shop."

#### c. Aspects of Consumer Behavior

According to (Munazzah, 2018) consumer behavior has three aspects: (1) Impulsive or Spontaneous Purchases. This aspect aims to ensure that a person behaves in buying solely based on a sudden desire or momentary desire, carried out without first considering it, unable to think about its emotional nature. (2) Irrational purchases. The aspect of irrational purchasing is that purchases are made not because of need, but because of prestige in order to be impressed as a modern person or following fashion. (3) Waste. Consumptive behavior is a behavior that wastes money without any clear need.

#### d. Shopee PayLater

Shopee is present in Indonesia with the aim of providing a new shopping experience. Shopee makes selling easy for sellers and makes it easy for buyers through a secure payment process and integrated logistics system. Currently, Shopee has been downloaded more than 50 million times on the Google Play Store. Shopee targets young people who actively use gadgets for various activities, including shopping. Therefore, Shopee is here in the form of a mobile application that facilitates easy and fast shopping activities. The product categories offered by Shopee focus on fashion products and household appliances (Rahima & Cahyadi, 2022).

According to (Wafa, 2020), Shopee Paylater can be identified as one of the legal Financial Technology (FinTech) platforms based on Peer-to-Peer (P2P) Lending which has been officially registered with the Financial Services Authority (OJK). Shopee Paylater aims to provide financial services to consumers through the use of online technology. The system implemented by Shopee Paylater is similar to the concept of credit or installments, allowing users to make purchases without having to pay directly. This service is provided by Shopee as part of an installment strategy when shopping through the Shopee e-commerce application. PT. Lentera Dana Nusantara, as the provider of Shopee Paylater, implemented this installment strategy by using bailout funds from connected application organizations. Users are then expected to settle their bills with direct payments to the app's organization. Shopee Paylater offers a credit option that has an initial down payment of zero percent, without requiring an exchange of goods as a condition. The down payment provided must be used to purchase goods on the Shopee platform, with a payment term (tenor) of 30 days.

By using Shopee Paylater, all costs for using services on Shopee will be paid by PT. Commerce Finance by providing loans during the checkout process for goods in the Shopee application. Applying for a loan at Shopee Paylater is very easy and fast, Shopee users only need to have an ID card which is then used to register the loan application, without the need to go through the BI Checking process, survey the applicant's eligibility, or use collateral. The limit offered by Shopee to new Shopee Paylater users is IDR 750,000 per month and the credit limit can be increased at any time if Shopee Paylater users are good at paying off bills. Bills are due on the 25th and 5th of every month. To view the bill amount, you can directly access the Shoppee Paylater feature in the Shopee application (Permata & Haryanto, 2022).

PayLater is not binding on its users. meaning, users can stop using PayLater after paying off the installments. Users don't need to be afraid of funds being deducted from their accounts. Apart from that, with the supervision of the Financial Services Authority (OJK), you can be sure that PayLater is a safe and reliable credit feature. So, there is no need to worry that there will be unexpected costs in the nominal amount that appear during payment. All fees that must be paid will be listed on the payment page without any additional annual fees, administration fees or down payments, (Julita, 2022).

#### e. Shopee PayLater Terms and Mechanisms

To get the Shopee Paylater feature, there are several requirements that must be met first, such as; Shopee account must be registered and verified, Shopee account is 3 months old, Shopee account is often used for transactions, must be updated to the latest Shopee application, and have an ID card. After fulfilling the existing requirements, users can make purchase transactions with the interest limits in their Shopee account and choose Shopee Paylater as the payment method. Here's how to activate Shopee Paylater: (1) Click the Me tab then select Shopee Paylater, (2) Click Activate Now, (3) Enter the OTP code sent via SMS and click continue, (4) Upload a photo of your KTP, (5) Enter emergency contacts, then click continue, (6) Then verify the face, (7) Wait for verification to be received, (8) After following the method above, Shopee Paylater has been successfully activated. Then users can use the loan to shop.

## 5. CONCLUSION

The consumer behavior of Bengkulu University students is reflected in the tendency to buy goods without careful consideration and without a clear basis for need. Several factors that strengthen this consumer behavior include shopping online to maintain one's appearance, taking advantage of discounts by shopping excessively, following fashion trends, and being influenced by advertising. In this context, the use of Shopee PayLater by students brings joy because of the ease and speed of the process, but also raises concerns regarding excessive consumer behavior, the tendency to get into debt, identity security risks, financial management disruptions, and the inability to deactivate the feature, as well as the additional administration costs involved. enforced by Shopee.

This study shows that the use of Shopee Paylater has a significant influence on the consumer behavior of Bungkulu University students. The implications of these findings are not only scientifically meaningful, but also have practical consequences that need to be considered by various stakeholders.

First, these insights provide financial institutions and e-commerce companies with greater insight in designing payment strategies tailored to the preferences and needs of consumers, particularly students. Furthermore, the theoretical contribution of this study lies in the understanding gained about the dynamics of consumer behavior in the digital era, particularly the context of using innovative payment services. The results of this study can make a valuable contribution to the academic literature on consumer behavior and marketing strategies in the e-commerce industry. Therefore, this study not only provides a complete picture of the situation, but also opens up opportunities for further research and better policy development in the future.

## 6. LIMITATIONS AND FUTURE WORKS

This research may have limitations in generalization, because it focuses on Bengkulu University students. The results may not be directly applicable to student populations elsewhere. And measuring consumer behavior may be difficult accurately, because this concept is subjective. Respondents may not always provide answers that reflect actual behavior.

Meanwhile, future work should involve more universities or educational institutions to make comparisons between students from various backgrounds and environments, to gain a broader understanding of the use of the Shopee PayLater feature. And future research could monitor college students' consumer behavior over a longer period, allowing researchers to identify long-term trends and the impact of using the Shopee PayLater feature.

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