

# Income, Service Convenience, and Consumptive Attitudes: Determinants of Shopee Paylater Adoption among Gen Z Consumers

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## Abstract

The purpose of this research is to test and analyze whether income, convenience, and consumer behavior influence the decision to use Shopee Paylater. The research method used in this research is quantitative research with a descriptive design. The analysis method used in this research uses SEM-PLS (Structural Equation Modeling - Partial Least Structural). This research data was obtained from 103 respondents as research material. In processing the data, we used SmartPLS 4.0 software for Windows 11. The results of this research show that: first, income significantly influences the decision to use Shopee Paylater; second, convenience significantly influences the decision to use Shopee Paylater; and third, consumer behavior significantly influences the decision to use Shopee Paylater. The research implies that businesses can enhance adoption by addressing these factors and tailoring their products to meet the specific needs of younger consumers, while also opening avenues for future studies on trust, risk, and cross-cultural comparisons in digital finance adoption.

**Keywords:** Incomes, Conviniences, Consumptive Behavior, Decision of Uses, Paylater

## Introduction

Advancements in the economic sector are inseparable from the emergence and application of financial technology (Fintech).<sup>1</sup> Broadly speaking, fintech is the development of transaction technologies and payment instruments to make transactions more efficient, convenient, and time-saving.<sup>2</sup> The evolution of fintech began with the era of transaction digitalization. This shift is evidenced by the transition from Automated Teller Machines (ATMs) to mobile banking, as well as the massive adoption of e-commerce platforms.<sup>3</sup> The Covid-19 pandemic compelled society to limit direct physical interactions. This condition provided significant momentum for fintech development.<sup>4</sup> The necessity arose from restrictions on face-to-face contact during the pandemic, thereby creating demand for transaction methods that allowed individuals to conduct financial activities without meeting in person.<sup>5</sup>

<sup>1</sup> Nejad, Mohammad G. "Research on Financial Innovations: An Interdisciplinary Review." *International Journal of Bank Marketing*, Vol. 40, No. 3, (2022), p. 578-612.

<sup>2</sup> Jalal, Adnan, Muneer Al Mubarak, and Farah Durani. "Financial Technology (Fintech)." *In Artificial Intelligence and Transforming Digital Marketing*, pp. 525-536. Cham: Springer Nature Switzerland, 2023.

<sup>3</sup> Rathnayake, N. D. N. B. "The Era of the Transition from Traditional to Digital Banking." *Transformation for Sustainable Business and Management Practices: Exploring the Spectrum of Industry 5.0*, p. 41-55. Emerald Publishing Limited, 2023.

<sup>4</sup> Hugelius, Karin, Nahoko Harada, and Miki Marutani. "Consequences of Visiting Restrictions During the COVID-19 Pandemic: An Integrative Review." *International Journal of Nursing Studies*, Vol. 121, (2021), p. 104000.

<sup>5</sup> Mondada, Lorenza, Julia Bänninger, Sofian A. Bouaouina, Guillaume Gauthier, Philipp Hänggi, Mizuki Koda, Hanna Svensson, and Burak S. Tekin. "Doing paying during the Covid-19 pandemic." *Discourse Studies*, Vol.

Fintech enables individuals to perform transactions without leaving their homes.<sup>6</sup> The principal advantage of fintech compared to other transaction methods lies in its convenience. The perceived ease of digital transactions, such as accessibility and user-friendliness, is consistent with the Technology Acceptance Model (TAM) proposed by Davis (1989).<sup>7</sup> TAM serves as an analytical framework for assessing the degree of perceived ease of use experienced by consumers or users in adopting and integrating fintech into their daily lives.<sup>8</sup> These transformations culminated in the emergence of PayLater services, which combine fintech convenience with consumer credit functionality.<sup>9</sup>

Since 2020, there has been a notable shift in consumer preferences toward digital credit transactions. Individuals increasingly prefer paylater services over conventional credit cards.<sup>10</sup> This trend is especially prevalent among those aged 18–35, who perceive paylater services as easier and more practical. This demographic essentially comprises Millennials and Generation Z. Generation Z consists of individuals born between 1995 and 2010. Gen Z shares common traits, including creativity, information-seeking, and productivity, in embracing technological advancements.<sup>11</sup> They are also characterized by a preference for simplicity and efficiency over processes deemed complex or time-consuming.<sup>12</sup>

Empirically, several studies have shown that lower-income individuals are more likely to use buy-now-pay-later services due to limited access to traditional credit or savings. For example, research by Tung et al. (2020) found that economic hardship increases reliance on deferred payment methods, with individuals turning to digital credit solutions during times of financial distress.<sup>13</sup> Thus, the decline in disposable income during the pandemic directly contributed to the increased adoption of paylater schemes as a coping mechanism for financial instability.

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22, No. 6 (2020), p. 720-752.

<sup>6</sup> Agarwal, Sumit, and Yeow Hwee Chua. "FinTech and Household Finance: A Review of the Empirical Literature." *China Finance Review International*, Vol. 10, No. 4, (2020), p. 361-376.

<sup>7</sup> Taherdoost, Hamed. "Development of an Adoption Model to Assess User Acceptance of E-Service Technology: E-Service Technology Acceptance Model." *Behaviour & Information Technology*, Vol. 37, No. 2 (2018), p. 173-197.

<sup>8</sup> Amnas, Muhammed Basid, Murugesan Selvam, and Satyanarayana Parayitam. "Unveiling FinTech Adoption: An Integrated Approach of TAM and ES-QUAL Models for Assessing the Impact of Service Quality." *South Asian Journal of Marketing*, (2025), Vol. 1, No.5, p. 1-17.

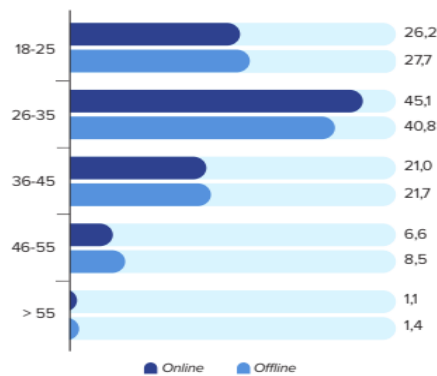
<sup>9</sup> Ardhiyansyah, I. and Furqon, A., 2025. Optimization of Zakat Management Based on Ethereum Blockchain and Its Impact on Cost Efficiency. *Islamic Economics Journal*, 11(1), pp.95-109.

<sup>10</sup> Filotto, Umberto, Dario Salerno, Gabriele Sampagnaro, and Gian Paolo Stella. "Riding the Wave of Change: Buy Now, Pay Later as a Disruptive Threat to Payment Cards in the Global Market." *Research in International Business and Finance*, Vol. 72, (2024), p. 102499.

<sup>11</sup> Zis, Sirajul Fuad, Nursyirwan Effendi, and Elva Ronaning Roem. "Perubahan Perilaku Komunikasi Generasi Milenial dan Generasi Z di Era Digital." *Satwika: Kajian Ilmu Budaya dan Perubahan Sosial*, Vol. 5, No. 1, (2021), p. 69-87.

<sup>12</sup> Gałuszka, Agnieszka, Zdzisław Migaszewski, and Jacek Namieśnik. "The 12 Principles of Green Analytical Chemistry and The SIGNIFICANCE Mnemonic of Green Analytical Practices." *TrAC Trends in Analytical Chemistry*, Vol. 50, (2013), p. 78-84.

<sup>13</sup> Tung-Chen, Y., de Gracia, M.M., Díez-Tascón, A., Alonso-Gonzalez, R., Agudo-Fernandez, S., Parra-Gordo, M.L., Ossaba-Velez, S., Rodriguez-Fuertes, P. and Llamas-Fuentes, R., 2020. "Correlation Between Chest Computed Tomography and Lung Ultrasonography in Patients with Coronavirus Disease 2019 (Covid-19)." *Ultrasound in Medicine & Biology*, Vol. 46, No. 11, p. 2918-2926.



**Figure 3. Proportion of Paylater users by age group**

Source: Credivo, 2024

Several studies identify the influence of income, convenience, and consumption behavior on Generation Z's decisions to use Shopee Paylater, which can both drive and mitigate financial behavior. On the one hand, higher financial literacy is linked to a greater understanding and subsequent use of digital credit services such as Shopee PayLater.<sup>14</sup> However, its primary influence appears to be through its interaction with other psychological and behavioral traits. For instance, Widiastuti and Sumastuti (2025) found that financial literacy does not directly lead to impulse buying but influences it indirectly by shaping long-term shopping habits.<sup>15</sup> Similarly, Sekarlaras, Siregar, and Hasanah (2025) highlight that financial literacy, alongside self-efficacy, is a critical factor in reducing risky credit behavior among Generation Z.<sup>16</sup> This suggests that while financial literacy may facilitate the initial adoption of PayLater, its actual value lies in empowering users to manage credit more responsibly and avoid detrimental financial outcomes.

On the other hand, a dominant theme across the literature is the strong connection between PayLater services and impulsive buying behavior, particularly within Generation Z. The very design of these services, which decouples payment from the immediate feeling of spending, is identified as a key catalyst. Salputri, *et al.*, (2025) directly link impulsive buying behavior to the overall spending patterns of Gen Z PayLater users.<sup>17</sup> This is reinforced by Sari, *et al.* (2024), who identify a direct influence of Shopee PayLater usage on impulsive buying, often exacerbated by a shopping lifestyle and the presence of discounts.<sup>18</sup> The relationship is further

<sup>14</sup> Zein, Ahmad Zaki, and Farahiyah Sartika. "Financial Literacy, Consumptive Behavior, and Lifestyle on the Use of Shopee PayLater with the Moderating Role of Financial Behavior." *Indonesian Interdisciplinary Journal of Sharia Economics (IIJSE)*, Vol. 8, No. 2 (2025), p. 5910-5927.

<sup>15</sup> Widiastuti, C. Tri, and Efriyani Sumastuti. "Financial Literacy, Usage of Pay-Later Services, and Impulse Buying: The Mediating Role of Shopping Habits." *Indonesian Journal of Business and Entrepreneurship*, Vol. 11, No. 2 (2025), p. 479-479.

<sup>16</sup> Sekarlaras, Amanda Fortuna Arum, Hermanto Siregar, and Nur Hasanah. "Effects of Financial Literacy and Self-Efficacy on Risky Credit Behavior of Gen-Z." *Jurnal Aplikasi Bisnis dan Manajemen*, Vol. 11, No. 2 (2025), p. 468-468.

<sup>17</sup> Salputri, Desgita Afil, Mohammad Chaidir, and Seger Santoso. "The Influence of Financial Literacy and Impulsive Buying Behavior on The Spending Behavior of Shopee PayLater User Among Generation Z." *International Journal of Economics and Management Research*, Vol. 4, No. 3 (2025), p. 254-267.

<sup>18</sup> Sari, Putri Novita, Moh Muklis Sulaeman, Diah Ayu Novitasari, and Moh Heru Budi Santoso. "The Influence of Shopping Lifestyle, Discount, and Use of Shopee Paylater on Impulsive Buying Behavior in Gen-Z."

confirmed by Laurinda, et. al., (2024) and Sari and Pasaribu (2025), whose quantitative analyses consistently pinpoint PayLater as a significant factor in triggering unplanned online purchases among young consumers.<sup>19</sup>

Beyond credit, the adoption of PayLater is also heavily driven by socio-technological factors such as lifestyle, perceived convenience, and trust. A consumptive or shopping-oriented lifestyle is repeatedly cited as a significant predictor of PayLater usage.<sup>20</sup> The convenience these services offer, with easy access and a seamless checkout process, is another powerful motivator.<sup>21</sup> Furthermore, trust in the platform is crucial for encouraging use, especially in the context of Islamic consumption behavior, where trust aligns with ethical financial principles. These factors combine to create an environment where using PayLater feels like a natural, easy, and trustworthy part of the modern shopping experience.

While psychological factors are prominent, traditional socio-economic variables like income also play a role. Setiawati and Alam (2023) demonstrated that both income and financial literacy have a significant effect on the consumptive behavior of Gen Z PayLater users in Bandar Lampung.<sup>22</sup> This indicates that higher disposable income, when combined with easy access to credit, can lead to increased consumption. The demographic focus is overwhelmingly on Generation Z and Millennials, who are digital natives and the primary target for these fintech products. Their unique shopping habits, financial attitudes, and comfort with technology make them a critical population for understanding the PayLater phenomenon.<sup>23</sup>

In addition to income-related pressures, consumers also use Shopee PayLater to manage their finances, enabling them to allocate expenditures more strategically in line with their personal budgeting practices. However, low income increases reliance on PayLater, while convenience and consumptive tendencies amplify this dependence. This behavior is closely linked to financial literacy, which serves as a mediating factor in shaping consumer decisions.<sup>24</sup> Alongside income and financial literacy, perceived convenience remains a significant determinant of Paylater adoption.<sup>25</sup> As previously noted, this dimension aligns with the Technology Acceptance Model

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*Research Trend in Technology and Management*, Vol. 2, No. 4 (2024), p. 160-170.

<sup>19</sup> Laurinda, Cindy, Christian Haposan Pangaribuan, and Danial Thaib. "Unraveling The Factors Influencing Impulsive Buying Behavior Among Gen Z Using Shopee Paylater: A Quantitative Analysis." *Asian Journal of Social and Humanities*, Vol. 2, No. 12 (2024), p. 2963-2982.

<sup>20</sup> Sutarni, Sutarni, and Syifa Shabihah Dimas. "The Influence of Understanding Financial Literacy, Perceived Ease of Users, and Consumptive Lifestyles on the use of Shopee Paylater (to Student in the Special Region of Yogyakarta)." *In Proceeding of National Conference on Accounting & Finance*, p. 339-347. 2024.

<sup>21</sup> Fitriyani, Arum Teguh, and Anton Bawono. "Influence of Convenience, Trust, and Lifestyle on Islamic Consumption Behavior Among Millennials: A Study on Shopee Pay Later Users." *Journal of Islamic Economics Management and Business (JIEMB)*, Vol. 5, No. 1 (2023), pp. 65-84.

<sup>22</sup> Setiawati, Dini Eka, and Iskandar Ali Alam. "The Effect of Income and Financial Literacy on the Consumptive Behavior of Shopee Paylater Users in Generation Z in Bandar Lampung City." *International Journal of Education, Social Studies, and Management (IJESSM)*, Vol. 3, No. 3 (2023), p. 84-95.

<sup>23</sup> Anggraeni, Vidas Fatmawatie, Fadia Zen, and Lulu Nurul Istanti. "Impulse Buying Tendency Moderates Financial Knowledge and Self Control in Nomadic Students Using Shopee Paylater." *In BISTIC Business Innovation Sustainability and Technology International Conference (BISTIC 2024)*, p. 263-273.

<sup>24</sup> Risukmasari, Risukmasari. "Analisis Faktor-Faktor Yang Mempengaruhi Minat Berbelanja Konsumen pada Penggunaan Fitur Shopee Pay Later." *Jurnal Sosial Teknologi*, Vol. 4, No. 2, (2024), p. 101-108.

<sup>25</sup> Kamaruddin, Muhammad Junaid. "The Influence of Economic Literacy and Risk Perception on the Decision to Use Paylater with Paylater Benefits as a Moderation." *Journal of Business and Behavioural Entrepreneurship*, Vol. 8, No. 1 (2024), p. 79-97.

(TAM), which provides a conceptual framework for analyzing consumer intentions to adopt paylater services in Shopee transactions.<sup>26</sup>

According to TAM, two critical constructs, perceived ease of use and perceived usefulness, influence consumer confidence and decision-making regarding paylater adoption.<sup>27</sup> Beyond these rational considerations, consumer behavior is also shaped by psychological and behavioral tendencies, particularly those linked to consumptive habits. Impulse buying behavior, for instance, has been identified as a key indicator influencing consumers' reliance on Shopee PayLater, reflecting the broader role of consumptive lifestyles in fintech adoption.<sup>28</sup>

This research is significant both academically and socially as it provides valuable insights into the factors influencing the adoption of digital payment systems, specifically Shopee Paylater, among Generation Z. Academically, it expands existing literature on consumer behavior in the digital finance sector, particularly in the context of emerging payment methods. The study demonstrates how income, convenience, and consumer behavior shape decision-making, contributing to the broader understanding of financial technology adoption. Socially, the findings are crucial for understanding how digital payment solutions can cater to the financial needs of younger consumers, especially in an increasingly cashless society. By addressing the role of income and ease of use, the study informs e-commerce platforms and FinTech companies on how to optimize services for better accessibility and user engagement. The research objectives are clearly explained: to analyze how income, convenience, and consumer behavior influence Shopee Paylater adoption, providing a framework for future research and practical applications in the digital finance space.

## Literature Review

### *Pay Later*

Paylater represents one of the payment innovations emerging from fintech development. Linguistically, "paylater" means "paying later."<sup>29</sup> Conceptually, it allows consumers to purchase desired products in advance while deferring payment through installments, which must be settled by the due date.<sup>30</sup> This concept resembles traditional credit systems, as it enables repayment via installments. For instance,

<sup>26</sup> Cheumar, Mohammad Tahir, Hasanah Hasanah, and Tyagita Dianingtyas Sudibyo. "Analysis of Paylater Customer Intentions in E-Commerce with the Planned Behavior Method Theory Approach." *Al-Mashrof: Islamic Banking and Finance*, Vol. 4, No. 1 (2023), p. 1-22.

<sup>27</sup> Purnamasari, Rita Dewi Anggraeni, Hadi Sasana, and Ivo Novitaningtyas. "Pengaruh Perceived Ease of use, Perceived Usefulness, Perceived Risk, dan Brand Image Terhadap Keputusan Pembelian Menggunakan Metode Pembayaran Shopee Paylater." *Jurnal Manajemen*, Vol. 13, No. 3 (2021), p. 420-430.

<sup>28</sup> Wijaya, A. N., Hanik, U., Wulandari, N., & Kustina, L. (2024). Pengaruh Persepsi Kenyamanan Penggunaan, Kepercayaan, Risiko dan Keamanan Terhadap Impulse Buying Pengguna Spaylater di Kabupaten Bekasi. *Global: Jurnal Lentera BITEP*, Vol. 2, No. 1, (2024), p. 28-41.

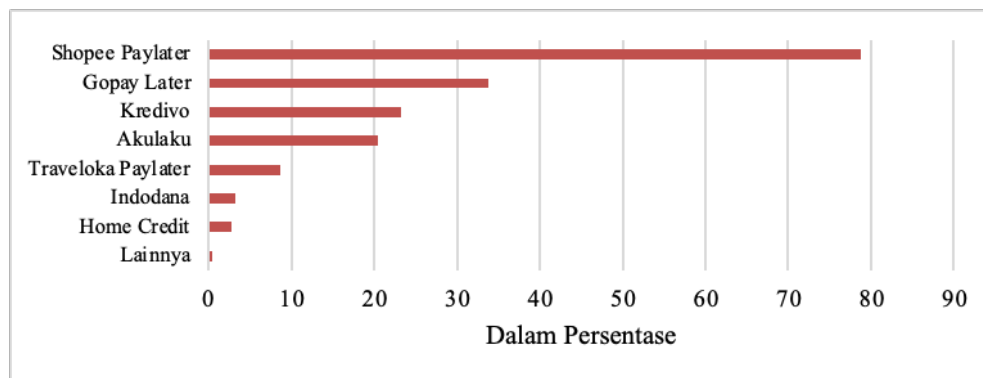
<sup>29</sup> Kaina, Lili. "Normalization of Online Shop Payments through The Shopee pay Later Service Qs Prespective Ali Imran Verse 130: Normalization of Online Shop Payments through the Shopee pay Later Service Qs Prespective Ali Imran Verse 130." *Taqrib: Journal of Islamic Studies and Education* vol. 1, No. 2 (2023), p. 21-28.

<sup>30</sup> Khan, Madiha, and Shejuti Haque. "Impact of Buy Now-Pay Later Mechanism through Installment Payment Facility and Credit Card Usage on the Impulsive Purchase Decision of Consumers: Evidence from Dhaka City." *Southeast University Journal of Arts and Social Sciences* Vol. 3, No. 1, (2020), p. 40-59.



an individual lacking sufficient funds to purchase an item may utilize this method, thereby ensuring that the transaction can still be completed.

The shift from credit cards to PayLater is primarily driven by Millennials and Generation Z, who perceive PayLater services as simpler and more convenient than credit cards.<sup>31</sup> Furthermore, Paylater is often considered safer than using a credit card.<sup>32</sup> Credit card applications are typically perceived as complicated, whereas Paylater offers greater accessibility, particularly for online shopping. Moreover, many e-commerce platforms directly integrate paylater services, such as Gopaylater for Tokopedia and Shopee Paylater (SPayLater) for Shopee transactions.<sup>33</sup> This integration has significantly enhanced consumer trust in utilizing Paylater services.



**Figure 1. Most Widely Used PayLater Services in Indonesia in 2021 (%)**

Based on the data presented in Figure 1, Shopee PayLater emerged as the most widely used paylater service in 2021. In a study involving 1,500 respondents, 78% reported using Shopee PayLater as their preferred paylater product.<sup>34</sup> This phenomenon cannot be separated from Shopee's own popularity as an e-commerce platform. In addition, one key factor contributing to Shopee PayLater's dominance in Indonesia is the relative ease of its application process.<sup>35</sup> Nevertheless, this financing feature is exclusive and can be accessed only by eligible Shopee users who have activated the Pay-Later option.<sup>36</sup> The widespread adoption of Shopee PayLater is

<sup>31</sup> Prasetyani, et. al., "Unlocking Paylater Preferences: Exploring Gen Z's Trust Dynamics in Indonesia and Malaysia." *Cogent Psychology*, Vol. 11, No. 1 (2024), p. 2352962.

<sup>32</sup> Eviana, V., and Agung J. S. "Analisis Faktor-Faktor yang Memengaruhi Minat Penggunaan Sistem Pembayaran Pay Later." *Jurnal Pendidikan Tambusai*, Vol. 6, No. 1, (2022), p. 1968-1977.

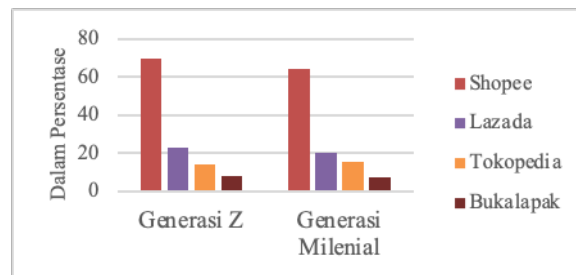
<sup>33</sup> Asja, H., et. al., "Pengaruh Manfaat, Kemudahan, dan Pendapatan terhadap Minat Menggunakan Paylater: Studi Kasus Masyarakat di DKI Jakarta." *Jurnal Akuntansi, Keuangan, dan Manajemen*, Vol. 2, No. 4, (2021), p. 309-325.

<sup>34</sup> Serenade, Vincensia, Bella Gusniar, and Yunita Rahmasari. "Trend Analysis: Consumer Behavior towards the Decision to Use Shopee Paylater." *UPI YPTK Journal of Business and Economics*, Vol. 9, No. 2, (2024), p. 14-20.

<sup>35</sup> Kamaruddin, Muhammad Junaid. "The Influence of Economic Literacy and Risk Perception on the Decision to Use Paylater with Paylater Benefits as a Moderation." *Journal of Business and Behavioural Entrepreneurship*, Vol. 8, No. 1, (2024), p. 79-97.

<sup>36</sup> Prawira, Muhammad Habib, Marfusita Hamburgiwati, Sabariah Ridwan, Hartiwi Prabowo, and Agus Putranto. "Analysis of the Impact of Paylater Payment Method on Online Shopping Impulsivity in Indonesia." *In 2024 ASU International Conference in Emerging Technologies for Sustainability and Intelligent Systems (ICETSIS)*, IEEE, (2024), p. 1650-1655.

also influenced by Shopee's position as the most widely used e-commerce platform among competitors.



**Figure 2. E-Commerce Platforms with the Largest Number of Users in Indonesia in 2022**

Data from Figure 2 shows the four most widely used e-commerce platforms among Millennials and Generation Z. The findings indicate that Shopee ranks as the leading platform for both generational cohorts, with usage exceeding 60%. The dataset, derived from 1,529 respondents in 2022, suggests that the popularity of e-commerce platforms is directly associated with the adoption of corresponding paylater services. As shown in Figure 1, Shopee PayLater is the most widely used paylater product, a finding corroborated by Figure 2, which highlights Shopee as the dominant e-commerce platform. This indicates a clear correlation between e-commerce market Leadership and the Paylater products most frequently adopted by consumers.

### *Income*

Multiple factors contribute to consumer engagement with Shopee PayLater, including income levels, perceived convenience, and consumer spending behaviors.<sup>37</sup> One of the sectors most affected by the COVID-19 pandemic was the economy. The pandemic led to a decline in national economic performance, significantly reducing workers' incomes, particularly those in the private sector.<sup>38</sup> This decline in disposable income increased demand for credit, as individuals sought financial assistance to meet both essential needs and discretionary desires.<sup>39</sup> Consequently, many lower-income workers turned to paylater schemes as an alternative to traditional payment methods.

Income has long been recognized as a critical determinant of financial decision-making, particularly in credit use and consumer spending. During the COVID-19 pandemic, the global economic downturn significantly reduced incomes, particularly for private-sector employees. This income contraction led to a surge in demand for

<sup>37</sup> Aprianto, Jimmy Daniel, and Baruna Hadibrata, "Effect of Benefits, Convenience, Risk, Income on Purchase Decisions Using Shopee Paylater," *Dinasti International Journal of Management Science (DIJMS)*, Vol. 4, No. 4 (2023).

<sup>38</sup> Nicola, Maria, Zaid Alsafi, Catrin Sohrabi, Ahmed Kerwan, Ahmed Al-Jabir, Christos Iosifidis, Maliha Agha, and Riaz Agha, "The Socio-Economic Implications of the Coronavirus Pandemic (Covid-19): A Review," *International Journal of Surgery*, Vol. 78 (2020), p. 185-193.

<sup>39</sup> Sarial-Abi, Gülen, Aulona Ulqinaku, Giampaolo Viglia, and Gopal Das. "The Effect of Financial Scarcity on Discretionary Spending, Borrowing, and Investing." *Journal of the Academy of Marketing Science*, Vol. 51, No. 6 (2023), p. 1214-1243.

credit, as individuals sought financial solutions to meet essential needs and make discretionary purchases.

Theoretically, the relationship between income and Paylater usage can be framed through the lens of financial vulnerability and credit accessibility.<sup>40</sup> According to the Theory of Planned Behavior (Ajzen, 1991), income influences an individual's financial capacity and perceived behavioral control over economic decisions.<sup>41</sup> A decrease in income can push individuals toward alternative credit options, such as pay-later schemes, which offer flexible payment schedules.<sup>42</sup>

One of the key drivers of e-commerce consumers' use of pay-later features is income level. For consumers with relatively low income, the motivation to use pay-later services arises from the insufficient funds to make a purchase upfront. Additionally, e-commerce consumers may feel the need to meet urgent demands, even when they do not have sufficient immediate funds to cover them.<sup>43</sup> Conversely, consumers with higher income levels are also inclined to use pay-later services, but their motivation stems from the convenience of managing income allocation.<sup>44</sup> By opting for pay-later payment methods, consumers can better spread their funds over time. This creates opportunities for e-commerce providers to offer features that facilitate customers in purchasing goods that exceed their immediate available funds.<sup>45</sup>

### *Ease of Use in Consumer Behavior*

According to the Technology Acceptance Model (TAM), perceived ease of use is a critical factor influencing users' attitudes and intentions to use a particular system.<sup>46</sup> According to Davis (1989), perceived ease of use refers to an individual's belief that using a system will require less effort to accomplish a task.<sup>47</sup> Pavlou (2014) further elaborates that ease of use in the context of online consumer behavior suggests that web interfaces that facilitate the transaction process and are easy to operate are more likely to be accepted by consumers.<sup>48</sup>

<sup>40</sup> Loomis, J. and Cockayne, D., 2025. A Feminist Approach to Fintech: Exploring 'Buy Now, Pay Later Technologies and Consumer Fintech. *Journal of Cultural Economy*, Vol. 18, No. 1, p. 1-17. See also: Warokka, A., Sartika, D. and Aqmar, A.Z., 2025. Digital Credit and Debt Traps: Behavioral and Socio-Cultural Drivers of FinTech Indebtedness in Indonesia. *FinTech*, Vol. 4, No. 4, p. 62.

<sup>41</sup> Ajzen, I., 1991. The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, Vol. 50, No. 2, p. 179-211.

<sup>42</sup> Agrawal, A. and Gentry, J.W., 2020. "Why Do Many Consumers Prefer to Pay Now When They Could Pay Later?." *Journal of Consumer Affairs*, Vol. 54, No. 2, p. 607-627.

<sup>43</sup> Asja, H.J., Susanti, S. and Fauzi, A., "Pengaruh Manfaat, Kemudahan, dan Pendapatan terhadap Minat Menggunakan Paylater: Studi Kasus Masyarakat di DKI Jakarta," *Jurnal Akuntansi, Keuangan, dan Manajemen*, Vol. 2, No. 4, (2021), p. 309-325.

<sup>44</sup> Agrawal, A. and Gentry, J.W., "Why Do Many Consumers Prefer To Pay Now When They Could Pay Later?," *Journal of Consumer Affairs*, Vol. 54, No. 2, (2020), p. 607-627.

<sup>45</sup> Eviana, V. and Saputra, A.J., "Analisis Faktor-Faktor yang Memengaruhi Minat Penggunaan Sistem Pembayaran Pay Later," *Jurnal Pendidikan Tambusai*, Vol. 6, No. 1, (2022), p. 1968-1977.

<sup>46</sup> Ibrahim, R., Yusoff, R.C.M., Khalil, K. and Jaafar, A., "Factors Affecting Undergraduates' Acceptance of Educational Game: An Application of Technology Acceptance Model (TAM)," *In International Visual Informatics Conference*, (2011), p. 135-146). Berlin, Heidelberg: Springer Berlin Heidelberg.

<sup>47</sup> Davis, F.D., Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly* (1989), Vol. 13, No. 3, p. 319-340. Retrieved from <https://quod.lib.umich.edu/b/busadwp/images/b/1/4/b1409190.0001.001.pdf>

<sup>48</sup> Hong, Y. and Pavlou, P.A., "Product Fit Uncertainty in Online Markets: Nature, Effects, and Antecedents," *Information Systems Research*, Vol. 25, No. 2, (2014), p. 328-344.



The convenience offered by Shopee Paylater can be seen in various aspects, including accessibility, application process, usage, and installment payments.<sup>49</sup> Consumers do not need to provide a credit card or visit the service provider's office to apply for Paylater. All that is required is an identity card so called Kartu Tanda Penduduk (KTP), as a prerequisite for the application. Once the application is approved, customers can use Paylater with a specific credit limit for making purchases on the e-commerce platform.<sup>50</sup> Furthermore, installment payments can be made via bank transfers, virtual account billing, or within the e-commerce platform itself.<sup>51</sup>

In addition to the convenience, paylater also offers certain benefits. One significant advantage is that it allows customers to purchase necessary items even when they do not have sufficient funds to pay for them upfront.<sup>52</sup> However, this benefit must be balanced with financial maturity in managing one's finances. On a macroeconomic level, the availability of such financing features can encourage consumers to shop more, particularly on e-commerce platforms that offer this service. An increase in consumer spending can stimulate the economy, especially in Indonesia.<sup>53</sup>

## Consumer Behavior and Impulsive Consumption

According to Veblen (2018), consumer behavior is associated with the excessive consumption of goods, often driven by the desire to display social status rather than to fulfill actual needs.<sup>54</sup> When an individual enjoys using a service due to the features or advantages it offers, a motivation to continue using that service arises. This motivation is often referred to as *hedonic motivation*, where users feel pleasure in using the service. Consumer behavior can thus be understood as a continuous motivation to consume goods and services, driven by various factors, one of which is the ease of access to these goods or services. According to Rook & Fisher (1995), impulsive buying refers to consumers' tendency to purchase a product spontaneously and immediately, without prior planning.<sup>55</sup> As previously explained, this behavior arises when consumers are unable to control the urge to shop continuously, disregarding aspects such as financial capacity or other relevant factors.

<sup>49</sup> Aprianto, J.D. and Hadibrata, B., "Effect of Benefits, Convenience, Risk, Income on Purchase Decisions Using Shopee Paylater," *Dinasti International Journal of Management Science (DIJMS)*, Vol. 4, No. 4, Retrieved from [https://openurl.ebsco.com/not\\_found/detailv2?sid=ebsco%3Aplink%3Ascholar&id=ebsco%3Agcd%3A163555937&rl=c&link\\_origin=scholar.google.com](https://openurl.ebsco.com/not_found/detailv2?sid=ebsco%3Aplink%3Ascholar&id=ebsco%3Agcd%3A163555937&rl=c&link_origin=scholar.google.com)

<sup>50</sup> Eviana, V. and Saputra, A.J., "Analisis Faktor-Faktor yang Memengaruhi Minat Penggunaan Sistem Pembayaran Pay Later," *Jurnal Pendidikan Tambusai*, Vol. 6, 1, (2022), p. 1968-1977.

<sup>51</sup> Hassan, M.A., Shukur, Z. and Hasan, M.K., "An Efficient Secure Electronic Payment System for E-Commerce," (2020), Vol. 9, No. 3, p. 66.

<sup>52</sup> Williamson, P.J., "Cost Innovation: Preparing for a 'Value-For-Money' revolution," *Long Range Planning*, Vol. 43, No. 3, p. 343-353.

<sup>53</sup> Asja, H.J., Susanti, S. and Fauzi, A., 2021. Pengaruh Manfaat, Kemudahan, dan Pendapatan terhadap Minat Menggunakan Paylater: Studi Kasus Masyarakat di DKI Jakarta. *Jurnal Akuntansi, Keuangan, dan Manajemen*, Vol. 2, No. 4, p. 309-325.

<sup>54</sup> Fassnach, M. and Dahm, J.M., "The Veblen Effect and (in) Conspicuous Consumption-A State of the Art Article," *Luxury Research Journal*, Vol. 1, No. 4, (2018), p. 343-371.

<sup>55</sup> Sari, M.D.K. and Yasa, N.N.K., 2021. The Role of Hedonic Consumption Tendency Mediate the Effect of Fashion Involvement on Impulsive Buying," *International Research Journal of Management, IT and Social Sciences*, Vol. 8, No. 1, p. 70-82.

The introduction of the Paylater feature, which facilitates consumer shopping on e-commerce platforms, allows consumers to feel that they can always afford to buy products through these platforms, even if they lack sufficient income.<sup>56</sup> The convenience of Paylater services may exacerbate this behavior, particularly for consumers who exhibit excessive consumption patterns. Signs of this behavior include impulse buying, irrational buying, and wasteful buying.<sup>57</sup> The system's structure, which allows consumers to purchase goods before having the full funds available, and only requires payment of monthly installments, encourages consumers to continually make purchases, even for items they do not truly need.<sup>58</sup>

The consequences of such behavior can be significant, including poor financial allocation, as individuals prioritize paying their installment bills over other essential expenditures.<sup>59</sup> In more severe cases, this behavior may lead to a growing debt burden, as consumers struggle to pay off their accumulated bills.<sup>60</sup> This highlights the potential risks associated with consumer behaviors that are not adequately managed, particularly in the context of digital financial products such as Paylater services.

### *Decision to Use*

The decision to use or consume is closely related to consumer behavior. According to the American Marketing Association (AMA), it is defined as a dynamic interaction between influences and cognition, behavior, and events around us, in which individuals make aspects of their lives.<sup>61</sup> Kotler and Keller (2016) define consumer decision-making as the study of how individuals, groups, and organizations select, buy, use, and dispose of goods, services, ideas, or experiences to satisfy their wants and needs.<sup>62</sup> A consumer's decision to purchase goods or services is an integration process of knowledge, which involves evaluating two or more alternatives and choosing one.<sup>63</sup> Unconsciously, consumers are constantly making decisions by comparing various options that are relevant to the goods or services they intend to consume.<sup>64</sup>

<sup>56</sup> Aprilianty, F., "The Impact Buy Now Pay Later Feature Towards Online Buying Decision in E-Commerce Indonesia," *International Journal of Business and Technology Management*, Vol. 4, No. 3, (2022), p. 155-162.

<sup>57</sup> Rahima, P. and Cahyadi, I., "Pengaruh Fitur Shopee Paylater terhadap Perilaku Konsumtif Mahasiswa Universitas Mataram," *Target: Jurnal Manajemen Bisnis*, Vol. 4, No. 1, (2022), p. 39-50.

<sup>58</sup> Cohen, M.J., "Consumer Credit, Household Financial Management, and Sustainable Consumption," *International Journal of Consumer Studies*, Vol. 31, No. 1, (2007), p. 57-65.

<sup>59</sup> Gennetian, L.A. and Shafir, E., "The Persistence of Poverty in the Context of Financial Instability: A Behavioral Perspective," *Journal of Policy Analysis and Management*, Vol. 34, No. 4, (2015), p. 904-936.

<sup>60</sup> Gathergood, J., "Self-Control, Financial Literacy and Consumer Over-Indebtedness," *Journal of Economic Psychology*, Vol. 33, No. 3, (2012), p. 590-602.

<sup>61</sup> Sunyoto, D. and Saksono, Y., "Anteseden Keterikatan Program Studi Ilmu-Ilmu Sosial PTS di Yogyakarta Berbasis Teori Pertukaran Sosial," *Jurnal Inovasi Penelitian*, Vol. 3, No. 5, (2022), p. 6123-6132.

<sup>62</sup> Kotler, P. and Keller, K.L., 2016. A framework for marketing management (6/E). Baskı, Essex: Pearson Education Limited.

<sup>63</sup> Ardani, W., "Pengaruh Digital Marketing Terhadap Perilaku Konsumen," *Jurnal Tadbir Peradaban*, Vol. 2, No. 1, (2022), p. 40-47.

<sup>64</sup> Howcroft, B., Hewer, P. and Hamilton, R., "Consumer Decision-Making Styles and the Purchase of Financial Services," *Service Industries Journal*, Vol. 23, No. 3, (2023), p. 63-81.

On the other hand, decision-making occurs through several stages, whether consciously or unconsciously. The stages of the decision-making process are:<sup>65</sup> (1) problem recognition, (2) information search, (3) alternative comparison, (4) decision, and (5) post-purchase response. Essentially, consumer behavior can be understood as a depiction of how individuals or groups make decisions to allocate their available resources to purchase goods and services that relate to their wants and needs.

### Methodology

This study employs a quantitative research design with a descriptive approach. The population under investigation comprises all active students within the Islamic Economics discipline cluster in Malang City. The total population consists of 2,798 individuals, with the following distribution:

**Table 1. Number of Active Students in the Islamic Economics Cluster in Malang City, 2024**

Affiliation	Department	Total Students
Universitas Muhammadiyah Malang	Ekonomi Syariah	314
Universitas Brawijaya	Ekonomi Islam	614
Universitas Islam Negeri Maulana Malik Ibrahim Malang	Perbankan Syariah	624
	Hukum Ekonomi Syariah	926
Universitas Islam Malang	Perbankan Syariah	284
<b>Total</b>		<b>2,798</b>

A sample is defined as a subset of the population possessing specific characteristics while still representing the larger population. The characteristics of the sample in this study are as follows: (1) active students within the Islamic Economics discipline cluster in Malang City, and (2) individuals who have used Shopee PayLater more than three times. The determination of these sample characteristics was guided by prior studies. The sampling technique applied was non-probability sampling. The sample size was determined using Slovin's formula with a margin of error of 10%, resulting in a minimum of 96 samples. In practice, the study obtained 103 respondents.

Data collection was conducted through self-administered questionnaires distributed via Google Forms. Respondents consisted of Shopee PayLater users drawn from active students enrolled between 2018 and 2023 across several institutions: The Department of Islamic Economics at Universitas Muhammadiyah Malang, the Department of Islamic Economics at Universitas Brawijaya, the Departments of Islamic Banking and Islamic Economic Law at Universitas Islam Negeri (UIN) Maulana Malik Ibrahim Malang, and the Department of Islamic Banking at Universitas Islam Malang. Responses were measured using a five-point Likert scale (1–5).

The analysis of respondent characteristics was carried out based on gender, age, institutional affiliation, year of enrollment, monthly income, and frequency of Shopee PayLater usage, with reference to 103 valid responses. The descriptive results presented in Table 1 can be summarized as follows. First, based on gender,

<sup>65</sup> Häubl, G. and Trifts, V., "Consumer Decision Making in Online Shopping Environments: The Effects of Interactive Decision Aids," *Marketing Science*, Vol. 19, No. 1, (2000), p. 4-21.

77 respondents (74.76%) were female, while 26 respondents (25.24%) were male, indicating that the majority of respondents were female.

Second, with respect to age, 3 respondents (2.91%) were under 18 years old, 47 respondents (45.63%) were between 18 and 20 years old, and 53 respondents (51.46%) were over 20 years old. These results suggest that the majority of respondents were over 18 years of age.

Third, regarding institutional affiliation, 14 respondents (13.59%) were from Universitas Muhammadiyah Malang, 42 respondents (40.78%) from Universitas Brawijaya, 24 respondents (23.30%) from UIN Maulana Malik Ibrahim Malang, and 23 respondents (22.33%) from Universitas Islam Malang. It can thus be concluded that most respondents were affiliated with Universitas Brawijaya's Department of Islamic Economics, followed by those from UIN Maulana Malik Ibrahim Malang (Departments of Islamic Banking and Islamic Economic Law) and Universitas Islam Malang (Department of Islamic Banking). The fewest respondents came from Universitas Malang's Department of Islamic Economics.

Fourth, based on year of enrollment, the data show that 8 respondents (7.77%) were admitted in 2018, 11 respondents (10.68%) in 2019, 30 respondents (29.13%) in 2020, 23 respondents (22.33%) in 2021, another 23 respondents (22.33%) in 2022, and 8 respondents (7.77%) in 2023. These findings suggest that the majority of respondents were from the 2020 cohort ( $n = 30$ ), followed by the 2021 and 2022 cohorts, each with 23 respondents. The 2019 cohort contributed 11 respondents, while the smallest groups were from the 2018 and 2023 cohorts, with 8 respondents each.

Fifth, with respect to monthly income, 11 respondents (10.68%) reported earning less than IDR 1,000,000, while 51 respondents (49.51%) reported income between IDR 1,000,001 and IDR 3,000,000. Additionally, 35 respondents (33.98%) reported monthly earnings between IDR 3,000,001 and IDR 5,000,000, and 6 respondents (5.83%) reported incomes exceeding IDR 5,000,001. These results indicate that the majority of respondents—over 75%—earned between IDR 1,000,000 and IDR 5,000,000 per month.

Sixth, regarding the frequency of Shopee PayLater usage, 61 respondents (59.22%) reported using the service fewer than three times. A total of 31 respondents (30.10%) indicated usage between three and six times, while 8 respondents (7.71%) reported usage between seven and nine times. Only 3 respondents (2.91%) reported using Shopee PayLater more than nine times. These results suggest that the majority of respondents (59.22%) used Shopee PayLater infrequently (fewer than three times), whereas 30.10% ( $n = 31$ ) used the service between three and six times. The remaining 10.68% ( $n = 11$ ) were more habitual users, with seven or more recorded transactions.

## Result and Discussion

### *Results of Outer Model Testing, Inner Model Testing, and Hypothesis Testing*

In this section, the authors present the theoretical framework, discussion, and analytical procedures of the research. The number of sub-sections is not predetermined; however, all sub-section titles must remain aligned with the research objectives. The following are the results of the convergent validity test:

**Table 2. Results of Loading Factor Calculation**

	Income (X1)	Convenience (X2)	Consumptive Behavior (X3)	Usage Decision (Y)
Pd1	0.858			
Pd2	0.819			
Pd3	0.775			
Pd4	0.801			
Pd5	0.848			
Km1		0.702		
Km2		0.755		
Km3		0.831		
Km4		0.763		
Km5		0.828		
PK1			0.863	
PK2			0.812	
PK3			0.836	
PK4			0.832	
PK5			0.851	
KP1				0.771
KP2				0.831
KP3				0.882
KP4				0.824
KP5				0.875

Based on the table, it can be observed that the loading factor values for the variables Income (X1), Perceived Ease of Use (X2), Consumptive Behavior (X3), and Usage Decision (Y) are all greater than 0.70. Accordingly, the study satisfies the required threshold for convergent validity, allowing for subsequent stages of data testing. The following are the results of the Average Variance Extracted (AVE) test:

**Table 3. Results of Average Variance Extracted (AVE) Calculation**

Variabel	Average Variance Extracted (AVE)
Income (X1)	0.674
Convenience (X2)	0.604
Consumptive Behavior(X3)	0.704
Usage Decision (Y)	0.702

The table also shows the Average Variance Extracted (AVE) values for the variables Income (X1), Perceived Ease of Use (X2), Consumptive Behavior (X3), and Usage Decision (Y), each exceeding 0.50. This indicates that each construct demonstrates sufficient variance extracted from its manifest variables and does not suffer from redundancy with its respective latent variable. The following are the results of the reliability test:



**Table 4. Results of Reliability Test Calculation**

Variabel	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)
Income (X1)	0.879	0.886	0.912
Convenience (X2)	0.836	0.846	0.884
Consumptive Behavior (X3)	0.895	0.896	0.922
Usage Decision (Y)	0.893	0.897	0.921

The table indicates that the composite reliability values for each variable are greater than 0.70, while the Cronbach's alpha values exceed 0.60. These results suggest that each construct can be considered sufficiently reliable. The following are the results of discriminant validity testing presented through the Heterotrait-Monotrait ratio (HTMT):

**Table 5. Heterotrait-Monotrait Ratio (HTMT)**

Variabel	Income (X1)	Convenience (X2)	Consumptive Behavior (X3)	Usage Decision (Y)
Income(X1)				
Convenience (X2)	0.746			
Consumptive Behavior (X3)	0.667	0.527		
Usage Decision (Y)	0.75	0.76	0.766	

Furthermore, the table shows that the Heterotrait-Monotrait Ratio (HTMT) values for all variables are below 0.90. Based on this calculation, the discriminant validity test is satisfied. The following are the results of the R-square test in this study:

**Table 6. Results of Coefficient of Determination (R<sup>2</sup>) Test**

	Usage Decision (Y)
R-square	0.639
R-square adjusted	0.629

The table also reports that the R-square value for the Usage Decision variable (Y) is 0.639. This implies that Income (X1), Ease of Use (X2), and Consumptive Behavior (X3) collectively explain 63.9% of the variance in Usage Decision (Y), while the remaining 36.1% is accounted for by other unobserved variables. This finding further suggests that the independent variables exert a moderate level of influence on the dependent variable.

Based on the result, the R<sup>2</sup> value of 0.639 for the "Usage Decision" variable in this study indicates that 63.9% of the variance in the decision to use Shopee Paylater is explained by the independent variables Income, Ease of Use, and Consumptive Behavior. This suggests a moderate level of predictive power, though a portion of the variance (36.1%) remains unexplained, which could be attributed to other factors not included in the model.

To assess model fit further,  $Q^2$  is often used, which evaluates the predictive relevance of the model. Based on the result,  $Q^2$  value greater than 0 indicates that the model has predictive relevance for the endogenous constructs. Similarly, SRMR is used to assess how well the model fits the data, with values below 0.08 typically indicating a good fit. These indicators help validate the robustness and accuracy of the model. Finally, the following are the results of the partial t-test:

**Table 7. Results of Partial t-Test**

Variabel	Unstandardized coefficients	Standardized coefficients	SE	T value	P value
Income(X1)	0.211	0.198	0.091	2.318	0.022
Convenience (X2)	0.400	0.338	0.080	5.003	0.000
Consumptive Behavior (X3)	0.380	0.406	0.070	5.459	0.000

## Discussion

Finally, the table shows that the p-values for all independent variables are less than 0.05. Thus, it can be concluded that each independent variable exerts a statistically significant effect on the dependent variable.

### *Income Influence on the Decision to Use Shopee PayLater*

Based on the results of this study, it was found that the Income variable exerts a significant positive effect on the Usage Decision variable. This conclusion is supported by a p-value of less than 0.05 for the Income construct. Moreover, the t-statistic test indicates that the calculated t-value exceeds the critical t-table value ( $2.318 > 1.960$ ). These findings are consistent with previous studies by Asja, *et. al.*, (2021),<sup>66</sup> Sawitri and Fathihani (2023),<sup>67</sup> and Anggraini, *et. al.*, (2024),<sup>68</sup> all of which reported that income significantly affects consumers decision to adopt Shopee PayLater.<sup>69</sup> However, the results contrast with the findings of Eviana and Saputra (2022), who concluded that income does not significantly influence the decision to use Shopee PayLater.<sup>70</sup>

Income plays a crucial role in shaping consumers interest in utilizing pay-later services. Individuals with higher income levels are more likely to adopt PayLater, as increased income often corresponds with increased consumption and purchasing

<sup>66</sup> Asja, H., *et. al.*, "Pengaruh Manfaat, Kemudahan, dan Pendapatan terhadap Minat Menggunakan Paylater: Studi Kasus Masyarakat di DKI Jakarta." *Jurnal Akuntansi, Keuangan, dan Manajemen*, Vol. 2, No. 4 (2021), p. 309-325.

<sup>67</sup> Sawitri, Yulia, and Fathihani Fathihani. "Pengaruh Manfaat, Kemudahan, dan Pendapatan terhadap Minat Menggunakan Paylater: Studi Kasus Masyarakat DKI Jakarta." *Jurnal Kewirausahaan dan Multi Talenta*, Vol. 1, No. 3 (2023), p. 116-123.

<sup>68</sup> Anggraini, Tasya Meylina Ari, Ronny Malavia Mardani, and Abdullah Syakur Novianto. "Pengaruh Kepercayaan, Kemudahan dan Pendapatan terhadap Keputusan Pembelian Menggunakan Metode Pinjaman Online SpayLater (Studi Kasus Mahasiswa di Kota Malang)." *E-JRM: Elektronik Jurnal Riset Manajemen*, Vol. 13, No. 01 (2024), p. 1494-1502.

<sup>69</sup> Widiastuti, C. Tri, and Efriyani Sumastuti. "Financial Literacy, Usage of Pay-Later Services, and Impulse Buying: The Mediating Role of Shopping Habits." *Indonesian Journal of Business and Entrepreneurship*, Vol. 11, No. 2 (2025), p. 479-479.

<sup>70</sup> Eviana, V., and Agung J. S. "Analisis Faktor-Faktor yang Memengaruhi Minat Penggunaan Sistem Pembayaran Pay Later." *Jurnal Pendidikan Tambusai*, Vol. 6, No. 1 (2022), p. 1968-1977.

power. Furthermore, the use of PayLater entails a financial responsibility to complete installment payments on time. Consequently, individuals without a stable source of income are less inclined to use PayLater, as failure to meet payment obligations may result in penalties, such as a 5% late fee, account suspension, negative credit reporting in the BI Checking system, or debt collection actions.<sup>71</sup>

### *Ease of Use Influence on the Decision to Use Shopee PayLater*

The findings of this study indicate that the Ease of Use variable has a significant positive effect on the Usage Decision variable. This is evidenced by a p-value of less than 0.05 and a t-statistic value of 5.003, which is greater than the critical t-table value of 1.960. These results are consistent with prior studies by Putri and Iriani (2020),<sup>72</sup> Purnamasari, *et. al.*, (2021),<sup>73</sup> Rossa and Ashfath (2022),<sup>74</sup> Eviana and Saputra (2022),<sup>75</sup> Sawitri and Fathihani (2023),<sup>76</sup> and Anggraini, *et. al.*, (2024), all of which confirmed the significant influence of ease of use on the decision to adopt Shopee PayLater.<sup>77</sup> Conversely, Asja, *et. al.*, (2021) reported differing findings, suggesting that ease of use does not significantly affect the decision to use Shopee PayLater.<sup>78</sup>

Shopee facilitates consumer adoption by offering the convenience of a “buy now, pay later” system through Shopee PayLater. In addition, the application process is straightforward, requiring only a personal photo and an identification card (KTP). In this study, the majority of respondents were female students aged 17–26 years. This aligns with a Jackpat Mobile Survey, which found that individuals in this age group prefer non-cash payment methods and fintech services. Accordingly, female students in particular tend to favor solutions that are instant, simple, and practical. Furthermore, the strongest response for the ease of use construct was observed in the indicator “easy to get the system to do what he/she wants to do”, represented by the item “Shopee PayLater makes shopping easier according to consumer needs.”

<sup>71</sup> Zein, Ahmad Zaki, and Farahiyah Sartika. “Financial Literacy, Consumptive Behavior, and Lifestyle on the Use of Shopee PayLater with the Moderating Role of Financial Behavior.” *Indonesian Interdisciplinary Journal of Sharia Economics (IIJSE)*, Vol. 8, No. 2 (2025), p. 5910-5927.

<sup>72</sup> Putri, Fanny Anggraeny, and Sri Setyo Iriani. “Pengaruh kepercayaan dan kemudahan terhadap keputusan pembelian menggunakan pinjaman online shopee paylater.” *Jurnal Ilmu Manajemen*, Vol. 8, No. 3 (2020), p. 818-828.

<sup>73</sup> Purnamasari, Rita Dewi Anggraeni, Hadi Sasana, and Ivo Novitaningtyas. “Pengaruh Perceived Ease of Use, Perceived Usefulness, Perceived Risk, dan Brand Image terhadap Keputusan Pembelian Menggunakan Metode Pembayaran Shopee Paylater.” *Jurnal Manajemen*, Vol. 13, No. 3 (2021), p. 420-430.

<sup>74</sup> Rossa, Adela. “Pengaruh Persepsi Kemudahan Penggunaan, Kepercayaan, Risiko dan Keamanan terhadap Impulse Buying Pengguna SPaylater (Shopee Paylater) di Jadetabek.” *In Seminar Nasional Akuntansi dan Manajemen PNJ*, Vol. 3, (2022).

<sup>75</sup> Eviana, V., and Agung J. S. “Analisis Faktor-Faktor yang Memengaruhi Minat Penggunaan Sistem Pembayaran Pay Later.” *Jurnal Pendidikan Tambusai*, Vol. 6, No. 1 (2022), p. 1968-1977.

<sup>76</sup> Sawitri, Yulia, and Fathihani Fathihani. “Pengaruh Manfaat, Kemudahan, dan Pendapatan terhadap Minat Menggunakan Paylater: Studi Kasus Masyarakat DKI Jakarta.” *Jurnal Kewirausahaan dan Multi Talenta*, Vol. 1, No. 3 (2023), p. 116-123.

<sup>77</sup> Anggraini, Tasya Meylina Ari, Ronny Malavia Mardani, and Abdullah Syakur Novianto. “Pengaruh Kepercayaan, Kemudahan dan Pendapatan Terhadap Keputusan Pembelian Menggunakan Metode Pinjaman Online SPayLater (Studi Kasus Mahasiswa di Kota Malang).” *E-JRM: Elektronik Jurnal Riset Manajemen*, Vol. 13, No. 01 (2024), p. 1494-1502

<sup>78</sup> Asja, H., *et. al.*. “Pengaruh Manfaat, Kemudahan, dan Pendapatan terhadap Minat Menggunakan Paylater: Studi Kasus Masyarakat di DKI Jakarta.” *Jurnal Akuntansi, Keuangan, dan Manajemen*, Vol. 2, No. 4 (2021), p. 309-325.

This suggests that students generally dislike complicated processes when fulfilling their needs and prefer quick and hassle-free solutions.<sup>79</sup>

### *The Effect of Consumptive Behavior on the Decision to Use Shopee PayLater*

The findings of this study indicate that the variable Consumptive Behavior exerts a significant positive influence on the Usage Decision variable. This is demonstrated by a p-value of less than 0.05, and further supported by the t-statistic test, where the observed t-value (5.459) exceeded the critical t-table value (1.960). These results are consistent with the studies of Rahmawati and Mirati (2022)<sup>80</sup> and Eviana and Saputra (2022),<sup>81</sup> both of which confirmed that consumptive or lifestyle-driven behavior significantly affects the decision to use Shopee PayLater.

Based on the empirical evidence, several conclusions can be drawn that simultaneously address the research questions. First, the use of paylater technology is categorized as highly favorable but may produce negative outcomes if not accompanied by adequate self-control. Second, consumptive behavior among Indonesian paylater users is relatively high, suggesting that users frequently engage in impulse buying in e-commerce contexts. Third, the adoption of paylater services significantly and positively influences impulse buying tendencies.<sup>82</sup>

The overall analysis revealed that the combined influence of income, ease of use, and consumptive behavior accounts for 63.9% of the variance in the decision to use Shopee PayLater. This implies that these independent variables significantly shape consumer decision-making, while the remaining 36.1% is explained by other factors outside the scope of this study. Furthermore, the partial tests highlight that among the three independent variables, Consumptive Behavior is the most dominant determinant of the decision to adopt Shopee PayLater. This is evidenced by the highest t-statistic value ( $5.459 > 1.960$ ), which even surpasses that of Ease of Use ( $5.003 > 1.960$ ) and is considerably higher than Income ( $2.318 > 1.960$ ).

Based on the results of the partial t-test, it can be concluded that both Consumptive Behavior and Ease of Use significantly influence the decision to use Shopee PayLater, followed by Income, which also has a significant effect but is relatively less dominant. This indicates that, overall, Ease of Use and Consumptive Behavior exert the strongest influence on the decision to adopt Shopee PayLater. Regardless of income level or financial condition, these two factors serve as the most decisive considerations for users. These findings are consistent with prior research by Putri and Iriani (2020)<sup>83</sup> and Asja et al. (2021)<sup>84</sup>. However, contrasting

<sup>79</sup> Putri, Fanny Anggraeny, and Sri Setyo Iriani. "Pengaruh kepercayaan dan kemudahan terhadap keputusan pembelian menggunakan pinjaman online shopee paylater." *Jurnal Ilmu Manajemen*, Vol. 8, No. 3 (2020), p. 818-828.

<sup>80</sup> Rahmawati, Gina, and Elly Mirati. "Pengaruh Literasi Keuangan dan Gaya Hidup terhadap Perilaku Konsumtif Pengguna Shopee Paylater pada Generasi Millennial." *In Seminar Nasional Akuntansi dan Manajemen PNJ*, Vol. 3, (2022).

<sup>81</sup> Eviana, V., and Agung J. S. "Analisis Faktor-Faktor yang Memengaruhi Minat Penggunaan Sistem Pembayaran Pay Later." *Jurnal Pendidikan Tambusai*, Vol. 6, No. 1 (2022), p. 1968-1977.

<sup>82</sup> Sari, Rahmatika. "Pengaruh Penggunaan Paylater terhadap Perilaku Impulse Buying Pengguna E-Commerce di Indonesia." *Jurnal Riset Bisnis dan Investasi*, Vol. 7, No. 1, (2021), p. 44-57.

<sup>83</sup> Putri, Fanny Anggraeny, and Sri Setyo Iriani. "Pengaruh kepercayaan dan kemudahan terhadap keputusan pembelian menggunakan pinjaman online shopee paylater." *Jurnal Ilmu Manajemen*, Vol. 8, No. 3 (2020), p. 818-828.

<sup>84</sup> Asja, H., et. al., "Pengaruh Manfaat, Kemudahan, dan Pendapatan terhadap Minat Menggunakan Paylater: Studi Kasus Masyarakat di DKI Jakarta." *Jurnal Akuntansi, Keuangan, dan Manajemen*, Vol. 2, No. 4 (2021),

results were reported by Eviana and Saputra (2022) who found that income does not significantly affect the decision to use Shopee PayLater.<sup>85</sup>

The findings also align with established theoretical frameworks. The significant influence of Ease of Use corresponds with the Technology Acceptance Model (TAM) proposed by Mohd. Yusoff (2011), which emphasizes perceived ease of use as a critical factor shaping user attitudes and intentions.<sup>86</sup> The rapid adoption of digital payment methods, such as Shopee Paylater, among Generation Z highlights the intersection of consumer behavior, technological convenience, and financial accessibility.<sup>87</sup> This research explores the key factors that influence the uptake of Shopee Paylater among Generation Z, focusing on income, convenience, and consumer behavior.<sup>88</sup> The findings suggest that these factors significantly shape the decision-making process and, ultimately, the adoption of digital financial products. In this discussion, we will analyze the implications of these findings and explore how businesses can leverage them to increase adoption rates within this demographic.

One of the most prominent factors identified in the research is income, which affects the accessibility of Shopee Paylater. Generation Z, often in their early adulthood, may not yet have stable, high-paying jobs or disposable income. As a result, the availability of flexible payment solutions such as Paylater becomes particularly attractive.<sup>89</sup> It allows users to make purchases without the immediate financial burden of upfront payments, which is crucial for young consumers who may not have access to traditional credit services.<sup>90</sup> This is consistent with other studies that highlight the role of financial accessibility in the adoption of digital finance services.<sup>91</sup> Therefore, e-commerce platforms like Shopee can enhance their offerings by targeting specific income brackets, ensuring that their services are accessible to a broader spectrum of Generation Z consumers.

Another significant factor is convenience. Generation Z is characterized by a strong preference for digital solutions that streamline their daily activities, including financial transactions. The research found that the ease of use and seamless integration of Shopee Paylater into the Shopee ecosystem improves the user experience and encourages continued use.<sup>92</sup> This preference for convenience is not unique to Shopee

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p. 309-325.

<sup>85</sup> Eviana, V., and Agung J. S. "Analisis Faktor-Faktor yang Memengaruhi Minat Penggunaan Sistem Pembayaran Pay Later." *Jurnal Pendidikan Tambusai*, Vol. 6, No. 1 (2022), p. 1968-1977.

<sup>86</sup> Lopes, João M., L. Filipe Silva, and Ilda Massano-Cardoso. "AI Meets the Shopper: Psychosocial Factors in Ease of Use and Their Effect on E-Commerce Purchase Intention." *Behavioral Sciences*, Vol. 14, No. 7 (2024), p. 616.

<sup>87</sup> Salputri, Desgita Afil, Mohammad Chaidir, and Seger Santoso. "The Influence of Financial Literacy and Impulsive Buying Behavior on the Spending Behavior of Shopee PayLater User among Generation Z." *International Journal of Economics and Management Research* 4, no. 3 (2025): 254-267.

<sup>88</sup> Al Reza, H., Rifa', M.N. and Millatina, A.N., 2023. The opportunities swallow's nest business to increase community income from Islamic economics perspective. *Islamic Economics Journal*, 9(2), p. 117-130.

<sup>89</sup> Prasetyo, A. and Faizah, S.I., 2025. Job Satisfaction's Dual Role in Transformational Leadership and Turnover Intention: An Islamic Boarding School Business Unit. *Islamic Economics Journal*, 11(1), p. 41-60.

<sup>90</sup> Aprianto, Jimmy Daniel, and Baruna Hadibrata. "Effect of Benefits, Convenience, Risk, Income on Purchase Decisions Using Shopee Paylater." *Dinasti International Journal of Management Science (DIJMS)* Vol. 4, No. 4 (2023).

<sup>91</sup> Zulfiani, I., Fitri, N., Syamsu, N., Salmita, D. and Alkhazaleh, S., 2025. How Do Trust and Convenience Build Long-Lasting Loyalty? A Study of Muslim Female Gen-Z on Shopee. *Islamic Economics Journal*, 11(1), p. 21-40.

<sup>92</sup> Novarianty, T.A. and Hidayat, A.M., 2024. The Effect of Using Paylater Services on Patterns Consumption Mediated by Personal Money Management in Generation Z. *Am. J. Multidiscip. Res. Dev*, 6(07), p. 1-14.



Paylater but is evident across various sectors, where digital platforms that offer time-saving and easy-to-navigate interfaces are more likely to gain consumer trust and loyalty.<sup>93</sup> In this context, e-commerce and FinTech companies need to prioritize the development of user-friendly, intuitive platforms that require minimal effort from the consumer to engage with, aligning with Generation Z's desire for efficiency and simplicity.

The third factor highlighted in the research is consumer behavior, particularly the preference of Generation Z for digital solutions. This generation has grown up with technology at their fingertips, making them more inclined to adopt digital payment methods like Shopee Paylater. Their consumption patterns reflect a preference for online shopping, and as such, e-commerce companies must cater to this digital-first mindset.<sup>94</sup> Additionally, factors such as financial literacy and impulsive buying behaviors have been shown to mediate these consumption patterns.<sup>95</sup> Understanding these behaviors allows businesses to develop targeted marketing strategies that resonate with younger consumers, focusing on the convenience and accessibility of digital payment solutions.

Finally, the significant role of Consumptive Behavior aligns with Rook and Fisher who argue that consumer tendencies toward impulsive purchases are driven by immediate accessibility and affordability of products.<sup>96</sup> From an Islamic point of view, the use of paylater services particularly when structured as loans with additional charges can be categorized as usury (*riba*). This prohibition is explicitly stated in the Qur'an across several chapters, including verse al-Baqarah (2): 275–276 & 278, ar-Rum (30): 39, Surah an-Nisa' (4): 160–161, and Ali 'Imran (3): 130. Moreover, an impulsive and excessive consumptive behavior itself is discouraged in Islam, especially when it leads individuals to engage in borrowing practices that involve *riba* merely to satisfy unnecessary desires.<sup>97</sup>

## Conclusion

This research highlights the key factors influencing the adoption of Shopee Paylater among Generation Z, focusing on income, convenience, and consumer behavior. The study found that all three factors significantly impact the decision to use Shopee Paylater, with income influencing accessibility, convenience improving user experience, and consumer behavior reflecting Generation Z's preference for digital solutions. The findings suggest that e-commerce and FinTech companies

<sup>93</sup> Fitriyani, A.T. and Bawono, A., 2023. Influence of convenience, trust, and lifestyle on Islamic consumption behavior among millennials: A study on Shopee Pay Later users. *Journal of Islamic Economics Management and Business (JIEMB)*, 5(1), p. 65-84.

<sup>94</sup> Rezky, M. and Kafabih, A., 2025. The Moderating Role of Islamic Values on Impulse Buying in E-Commerce Promotions: Case of Muslim Students in Semarang. *Islamic Economics Journal*, Vol. 11, No. 1, P. 1-20.

<sup>95</sup> Widiastuti, C. Tri, and Efriyani Sumastuti. "Financial Literacy, Usage of Pay-Later Services, and Impulse Buying: The Mediating Role of Shopping Habits." *Indonesian Journal of Business and Entrepreneurship*, Vol. 11, No. 2 (2025): 479-479.

<sup>96</sup> Rook, Dennis W., and Robert J. Fisher. "Normative influences on impulsive buying behavior." *Journal of Consumer Research*, Vol. 22, No. 3 (1995), p. 305-313.

<sup>97</sup> Rusydah, Nimas Faatihatu, Syihabudin Syihabudin, and Muhamad Fakhruddin. "Analysis of Impulsive Buying Behavior Among Online Shopping Consumers from the Perspective of Islamic Economics." *International Journal of as Suadi: Law and Sharia Review*, Vol. 2, No. 1 (2025), p. 16-29.

should design targeted offerings based on income levels, prioritize seamless integration of payment services, and align their strategies with Generation Z's digital consumption patterns. Methodologically, the use of SEM-PLS supports the validity and reliability of these findings, contributing to a deeper understanding of consumer decision-making in the digital finance space. The research implies that businesses can enhance adoption by addressing these factors and tailoring their products to meet the specific needs of younger consumers, while also opening avenues for future studies on trust, risk, and cross-cultural comparisons in digital finance adoption.

However this study acknowledge some limitations. The dataset is restricted to a specific region and population, which limits the generalizability of the findings. Moreover, while all indicators meet the threshold for convergent validity through loading factor analysis, this research does not extend to discriminant validity or construct reliability assessments. Therefore, future research is encouraged to include larger and more diverse samples, as well as additional analyses such as Average Variance Extracted (AVE), composite reliability, and structural model testing, to provide a more comprehensive understanding of the interrelationships among variables.

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