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**THE INFLUENCE OF LIFESTYLE AND PAYLATER USAGE ON  
CONSUMPTION BEHAVIOR: A REVIEW OF ISLAMIC ECONOMICS (CASE  
STUDY OF GENERATION Z IN MEDAN CITY)**

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**Abstract**

This study seeks to determine the impact of the use of a deferred payment system (paylater) on the consumption behavior of Generation Z in the field of Islamic Economics, the impact of a hedonistic lifestyle on Islamic Economic consumption behavior among Generation Z E-Commerce users in Medan City, and the interaction between the use of a deferred payment system and a hedonistic lifestyle on the consumption behavior of Generation Z. The research method used is quantitative research with a survey approach. Data were collected through a Likert-scale-based questionnaire from 120 Muslim Generation Z respondents who use Paylater in Medan City. Data analysis was carried out using multiple linear regression tests using SPSS statistical software, with instrument validity and reliability tests that have been carried out previously. The results of the study indicate that lifestyle and the use of paylater have a positive and significant effect on the consumption behavior of Generation Z. A positive relationship, so that this modern lifestyle and hedonistic attitude ultimately increase excessive consumption behavior. Therefore, the importance of Islamic Economic literacy in fostering responsible consumption behavior in the digital era.

**Keywords:** Lifestyle, Paylater, Consumption Behavior, Islamic Economics, and Generation Z

## INTRODUCTION

In recent years, the development of e-commerce in Indonesia has experienced a significant surge, especially among Generation Z, who are very familiar with digital technology. Electronic commerce, abbreviated to e-commerce, is a term used to describe electronic transactions involving the buying and selling of goods. E-commerce is a commercial process that establishes electronic connections between businesses and customers. Customers can more easily obtain the goods and services they need without spending a lot of time or money thanks to e-commerce (Inda Fadhila Rahma et al., 2021). The ease of access to online shopping, coupled with various attractive promotions, makes e-commerce a primary choice for fulfilling needs and desires. Paylater, which allows customers to make purchases without having to pay immediately, is one increasingly popular feature, but with the obligation to pay later. This feature provides convenience but can also trigger uncontrolled consumer behavior.

With e-commerce, customers can shop for the goods and services they need more easily without wasting time or money. E-commerce is available for customers who want to purchase products and services online. E-commerce is the practice of transacting or shopping online by using the internet to search for trade information and purchases. If the service quality is high, e-commerce is viewed positively; if the service quality is low, e-commerce may be viewed negatively (Nurbaiti et al., 2021).

In the increasingly advanced digital era, a hedonistic lifestyle has become a prominent characteristic among the younger generation, especially Generation Z. This lifestyle is characterized by the search for pleasure and instant gratification, which often drives individuals to make impulsive purchases. This phenomenon is exacerbated by easy access to e-commerce platforms and payment features such as PayLater, which allow users to shop without having to pay in person. This has the potential to create an unhealthy cycle of debt, especially when combined with the use of PayLater, even though they may not have sufficient funds to repay the debt (Restike et al., 2024).

While PayLater facilitates transactions, it can also encourage excessive consumption. Essentially, consumerism reflects a hedonistic, wasteful, and excessive lifestyle. College students are willing and eager to spend money on popular products to avoid being perceived as outdated or, in other words, nerdy. Advertisements spread across online media can easily lure them in, especially when the product or service is discounted (Marpaung & Inda Fadhila Rahma, 2023). College students, as part of Generation Z, are often influenced by social media trends and online advertising, which reinforces the urge to purchase items they may not need (Gunawan, A., Fradya, W., & Fauziah, W. (2023)). PayLater, often accessed through e-commerce sites, can be used without a physical card (Hardhika, 2021).

A way of life governed and motivated solely by the pursuit of pleasure. It is forbidden for humans to have a consumerist lifestyle that exceeds their basic needs in Islam as explained in the Qur'an 7: 31, which means: "O children of Adam! Wear your beautiful clothes at every mosque, eat and drink, and do not be excessive. Indeed, Allah does not like those who are excessive." The verse explains that consumption behavior should not exceed the limits needed by the body and halal standards. Consumption in Islam must focus on well-being, which includes providing long-term and short-term benefits in terms of material, physical, intellectual, and environmental aspects (Al Arif & Imsar, 2024).

Contemporary empirical observations indicate a predilection among Generation Z, who represent the adolescent phase, for adopting a constantly sophisticated consumer lifestyle. Students tend to prioritize allocating their pocket money to acquire various branded artifacts to keep up with contemporary fashion trends and gain social validation from peers, rather than investing it in essential academic materials such as supporting course literature. This intrusion into the dynamics of following current trends induces students to impulsively acquire commodities that support these trends, which in turn traps them in a consumerist paradigm. This consumerist behavior can be observed through students' willingness to spend money to fulfill desires rather than urgent primary needs (Al Arif & Imsar, 2024).

The PayLater registration procedure is expressive and efficient. Its application is also easy and straightforward, facilitating user accessibility anytime and anywhere. PayLater functions analogously to conventional credit instruments, where the application entity proactively initiates financing for user transactions with merchants before the user has settled their financial obligations to the entity. Activation of this service requires uploading personal data, self-portraits, and valid population identification, accompanied by filling out a personal information form available on the digital platform (Abrilia, 2020).

According to data published by the Financial Services Authority (OJK) in 2023, there has been a substantial increase in the use of Buy Now Pay Later (BNPL) payment instruments in recent years (Nurliani et al., 2024). Within twelve months, BNPL contract volume appreciated by 33.25%, reaching 72.88 million instruments as of May 2023, compared to the same quarter in the previous period (Waluyo et al., 2022). Among the various brands offering paylater options, Shopee PayLater dominates public awareness and consumer recall, with 89% of respondents identifying it as their primary preference. Furthermore, in addition to having the highest recognition rate, Shopee PayLater also acts as the most frequently used platform, chosen by 77% of respondents (Silalahi et al., 2022).

The data presented indicates a continued upward trend in the number of e-commerce platform adoptions in Indonesia since 2020. By 2024, 58.63 million individuals were registered as active users. Projections indicate that this number will continue to experience significant expansion, with an estimated 99.1 million users by 2029. Various studies show that young people, especially students, often lack adequate financial literacy. This makes them vulnerable to poor financial decisions, such as using paylater without considering their ability to repay (Azizi et al., 2024).

Consumptive behavior with a hedonistic lifestyle is problematic in Islamic economics because it refers to the tendency to excessively acquire or use non-essential commodities without rational justification, as individuals prioritize desires over inherent needs. This phenomenon arises as a result of the increasing volume of goods consumed, which in turn requires extensive consumer market reach, facilitated by media, both electronic and conventional, or through direct interaction. Consequently, all these factors contribute to shaping consumptive behavior patterns, particularly among students who tend to adopt lifestyles aligned with contemporary trends (Tambunan et al., 2023).

The majority of the Muslim population, particularly the younger demographic group known as Generation Z, has strong potential to actively participate in commerce. One common mechanism used in the buying and selling process is through pay-later payment solutions. Buying and selling practices utilizing pay-later facilities are often identified as *istijrar* (non-permanent) transactions. Within the framework of Islamic economic principles,

the use of pay-later facilities by Muslim individuals is identified as having several limitations. The inherent limitations of the paylater payment method for Muslim consumers (Generation Z) include several aspects, such as the imposition of additional fees, the stimulation of excessive consumption patterns, the possibility of payment defaults, and threats to personal data security through hacking. These potential risks require serious attention from paylater service users. A frequently observed phenomenon is the tendency of the younger generation to be less careful in evaluating the various risks that may arise when conducting transactions. This condition significantly contributes to the increased probability of payment defaults among paylater users (Mutthaqin et al., 2023).

Although many previous studies have examined the effect of using the paylater feature on the impulsive behavior of e-commerce users in Indonesia, such as that conducted by (Sari, 2021) who found that the ease of use of Paylater has a positive impact of 6.4% on impulsive purchases, most studies still focus on the direct influence of paylater on impulsive behavior without delving deeply into the interaction between hedonic lifestyles and paylater use on the dynamics of debt pleasure and user financial well-being, especially in students as a significant part of Generation Z who are highly susceptible to the influence of social media trends and online advertising (Batubara et al., 2024).

In the context of Islamic economics, the use of the paylater feature on e-commerce platforms like Shopee Paylater remains a matter of debate regarding its compliance with Sharia principles. Paylater is a loan-based service feature (qardh). In this case, the customer takes out a loan from the manufacturer. The qardh contract does not permit any additional payments. Conversely, Shopee Paylater charges an additional fee, such as a 1% enforcement fee, and a minimum interest rate of 2.95% (Silalahi et al., 2022). Several studies have shown that the contracts used in paylater do not fully comply with the fatwa of the Indonesian Ulema Council (MUI) National Sharia Council No. 116/DSN-MUI/IX/2017, primarily due to the presence of usury elements, such as late payment fines, which are considered contrary to the principles of justice and the prohibition of interest in Islamic economics (Savitri, 2023). Although some consider additional fees to be an *ijarah* (app rental) contract, the general practice of paylater is still not ideal according to Islamic law (Munawarsyah, 2024).

A hedonistic lifestyle emphasizes the pursuit of instant gratification through the consumption of luxury goods, well-known brands, and symbols of high social status. This distinguishes individuals in modern society, where teenagers and students tend to fulfill desires for self-expression rather than primary needs. Hedonism triggers excessive consumption beyond financial means, such as purchasing gadgets, fashion, or branded snacks for mere pleasure. From an Islamic economic perspective, it prohibits *israf* (excessiveness) and *tabdzir* (wastefulness), as stated in Surah Al-A'raf: 31 ("...do not be excessive. Indeed, Allah does not love those who are excessive") and Surah Al-Isra: 26-27, which emphasizes proportional consumption. Muslim rationality requires consumption to be *halal* and *thayyib*, oriented toward *maslahah* (benefit), not merely lust, with *dharuriyat* (primary) priority over *tahsiniyat* (luxury). Hedonistic behavior is considered *mafsadah* (inheritor) because it causes financial, social, and spiritual harm. Furthermore, Islamic teachings emphasize that consumption must consider aspects of blessing, usefulness, and social responsibility. Therefore, a Muslim considers not only the price or physical quality of goods, but also the moral, environmental, and spiritual impacts of such consumption (Azzahra & Imsar, 2025).

However, research linking this Islamic economic perspective to the consumer behavior of young people using paylater and its impact on their financial well-being remains very limited. Most studies focus on the legal aspects and mechanisms of paylater contracts, without examining how Muslim users' awareness and understanding of Islamic economic principles influence their decisions to use paylater within the context of a hedonistic lifestyle and the potential consequences of unhealthy debt (Budiman et al., 2025).

This research is crucial for contributing to the limited literature and providing a basis for more targeted financial literacy education policy recommendations for the younger generation of PayLater users in today's digital era. This research explores how the Sharia dimension of the PayLater feature influences their financial attitudes and decisions, whether an understanding of the risks of usury and the principle of fairness encourages wiser financial behavior, and how these interactions can inform recommendations for Islamic-based financial literacy education relevant to today's digital era (Wahida Aprilya & Parakkasi, 2024).

Against this background, this study aims to determine the influence of a hedonistic lifestyle on consumption behavior, based on Islamic economics, among Generation Z e-commerce users in Medan City. To determine the effect of paylater use on consumption behavior among Generation Z, and to assess the interaction between a hedonistic lifestyle and paylater use on Generation Z's consumptive behavior. It is hoped that this study will shed light on how these two factors influence the financial behavior of the younger generation and their implications for financial management in today's digital era.

## REVIEW OF LITERATURE

In the article titled "The Influence of Lifestyle and Paylater Usage on Consumption Behavior: An Islamic Economic Review (A Case Study of Generation Z in Medan)," several theoretical studies can be used to understand the influence of lifestyle and paylater usage on consumption behavior. The following is an in-depth analysis of relevant theories and references used in this study:

### 1. Lifestyle Theory

A hedonistic lifestyle focuses on the pursuit of pleasure and instant gratification. In the context of e-commerce, individuals with a hedonistic lifestyle tend to make impulsive purchases to satisfy their desires. Research by Ananda (2021) shows a positive relationship between a hedonistic lifestyle and impulsive purchasing behavior among college students using e-commerce, indicating that they are more likely to use features like paylater to support their consumerist lifestyle.

Hedonistic behavior, which seeks quick gratification, influences purchasing decisions. Free shipping is one of the benefits of online shopping. Shopping becomes more convenient with features like SPayLater and easy access via mobile. By offering convenience and financial independence similar to credit payments, this can encourage hedonistic behavior (Kurniasari & Fisabilillah, 2021).

In the context of PayLater usage, individuals with a hedonistic lifestyle tend to be more impulsive in shopping and are more likely to use this feature to quickly satisfy their desires. Research by Luqman Dzul Hilmi (2021) shows that a hedonistic lifestyle can

trigger impulsive buying behavior on e-commerce platforms, especially for those with hedonistic tendencies.

Lifestyle theory is a concept used to understand the lifestyle patterns of individuals or groups that reflect their values, attitudes, preferences, and how they utilize resources and time to meet their needs and desires. In the context of the influence of lifestyle on consumption behavior, lifestyle indicators are important as variables that illustrate how certain habits and behavioral patterns can influence a person's consumption decisions, particularly among Generation Z, who live in the digital era and are heavily influenced by technology and global trends (Kurniawan, 2021).

Some of the main indicators of lifestyle theory that are frequently used in consumption behavior research and are relevant to the title of this article are as follows:

1) Activities

This indicator refers to the various daily activities carried out by individuals that reflect how they spend their time and resources. In the context of Generation Z's lifestyle, these activities can include digital activities, such as social media use, online shopping, and interactions with e-commerce platforms and paylater features (Angraini et al., 2017).

2) Interests

Interests refer to an individual's attention and preferences towards various aspects of life, such as entertainment, fashion, technology, and a healthy lifestyle. In the context of paylater, a strong interest in ease of access and the pleasure of purchasing without paying immediately can lead to less controlled consumption behavior (Hayati, 2024).

3) Opinions

Opinions reflect an individual's views and attitudes towards various social, political, cultural, and economic issues. These opinions can influence the younger generation's attitudes towards the use of paylater, which may violate the principle of usury (Hasibuan et al., 2024).

4) Islamic Economic Principles in Lifestyle

From an Islamic economic perspective, lifestyle indicators also refer to the extent to which individuals internalize Sharia values in their lives. This indicator often differentiates Muslim consumers' lifestyles from those of hedonistic consumers in general, exerting a particular influence on Sharia-compliant paylater usage decisions (Retnowati et al., 2024).

Indicators of lifestyle influence from an Islamic economic perspective include the following:

- a. Preference for luxury goods and the latest trends that follow fashion without considering Islamic law (Pohan et al., 2024).
- b. Consumption patterns tend to be consumptive and fail to consider the ethical boundaries of Islamic consumption, such as avoiding israf (excessive spending) and tabzir (wastefulness) (Nadhifah & Syakur, 2025).
- c. Social and psychological influences, such as the desire to be accepted within a social group or to follow the lifestyles of friends.
- d. The level of satisfaction and comfort achieved through consumption, especially when the purchased product is expensive or labeled prestigious.

The indicators of lifestyle theory used for this study include indicators of activities, interests, and opinions that play a role in shaping the consumption behavior of Generation Z in Medan City, particularly in the context of using the paylater feature. Using these indicators, this study can focus more on analyzing specific aspects of lifestyle that contribute to excessive consumption behavior, while also examining how Islamic economics can serve as a normative foundation for shaping a responsible consumer lifestyle in today's digital era (Retnowati et al., 2024).

## 2. Debt Attitude Theory

Debt attitude relates to how individuals view debt as a means to achieve consumption goals. Generation Z, who are often more open to financial innovation, may view debt as a means to meet their lifestyle needs.

Furthermore, research by Andayani (2021) found a significant relationship between impulsive buying and debt behavior. This indicates that a person's debt behavior increases with the level of impulsive buying. Therefore, it can be said that impulsive buying contributes to debt behavior.

Impulsive buying can occur due to excessive spending, which aligns with research by Khairunas (2020) that found that impulsive buying is a cause of debt behavior, where there are many unplanned expenses.

The Pleasure of Debt refers to a condition in which individuals feel happy or satisfied despite having debt. This phenomenon often occurs among the younger generation, who use Paylater to fulfill their consumption desires without considering the long-term consequences of the debt. Research by Desvita Maharani (2021) indicates that the use of paylater can increase the pleasure of debt among students, despite the accompanying financial risks.

The following are some of the main indicators of debt attitude theory that can be used in this study:

### 1) Knowledge about Debt

This indicator reflects the extent to which individuals understand the concept of debt, including its risks and benefits. In Generation Z, low levels of knowledge can contribute to unwise debt attitudes, while a good understanding can encourage more responsible debt attitudes (Setiawati, 2024).

### 2) Risk Perception of Debt

High risk perceptions tend to reduce the tendency to inadvertently take on debt, while low risk perceptions can encourage excessive debt-consuming behavior (Jalil Indranata, 2022).

### 3) Social and Cultural Norms Regarding Debt

This indicator reflects the influence of social, cultural, and religious norms on individuals' attitudes toward debt. In the context of Islamic economics, strong norms against usury and unhealthy debt will influence Muslim users' attitudes toward debt, leading them to reject or be more selective in using paylater services containing usury (Rosyada et al., 2024).

### 4) Confidence in Repayment Ability

This indicator indicates an individual's level of confidence in their ability to meet their debt repayment obligations on time. A positive attitude regarding this ability

encourages paylater use, but excessive use can lead to overconfidence and unrealistic debt (Rizky Alviansyah et al., 2025).

5) Motivation to Borrow

This motivation encompasses an individual's reasons or impetus for borrowing, whether to meet basic needs, lifestyle, or instant gratification. Among Generation Z, the motive for borrowing is often related to fulfilling a hedonistic lifestyle and the influence of social media, which reinforces the tendency to overconsume through paylater services (Septiana, 2015).

6) Financial Responsibility

This indicator relates to an individual's awareness and attitude toward the importance of managing debt responsibly, avoiding late payments, and maintaining personal financial health in accordance with Islamic economic principles that emphasize fairness and responsibility (Wahida Aprilya & Parakkasi, 2024).

7) Influence of Islamic Economic Principles

In studies integrating Islamic economic perspectives, this indicator is crucial for measuring how attitudes toward debt are influenced by awareness and adherence to the prohibition on usury and the principles of fairness and balance in transactions (Rizky Alviansyah et al., 2025).

The indicators of the debt attitude theory used for this study include knowledge about debt, confidence in one's ability to repay, and motivation to borrow. With these indicators, this research can focus more on the three interrelated indicators that influence a person's debt behavior in the context of lifestyle, especially among the younger generation or modern consumer society.

### 3. Consumer Behavior Theory

In the context of Paylater, this theory can help explain why consumers are attracted to this feature to meet their consumption needs. According to research, Paylater makes it easier for customers to make purchases without having to pay immediately, which encourages impulsive behavior and increases purchase frequency. Fajrussalam (2022) explains that Paylater is an online lending method that allows consumers to make installment payments without a credit card, thus facilitating e-commerce transactions.

According to (Wardah & Harti, 2021), a consumptive lifestyle, formed from frequent, regular shopping in daily routines, can transform the essence of consumer needs into an intense lifestyle drive. The accessibility and ease of use of online shopping platforms through the e-commerce ecosystem inherently trigger a significant shift in daily consumption patterns (Khairunnisa & Rahman, 2022).

Research (Gunawan, A., Fradya, W., & Fauziah, W. (2023)) shows that lifestyle and financial literacy impact consumer behavior, as a person's consumer behavior decreases with increasing financial literacy and increases with increasing lifestyle.

Indicators of consumption behavior in Islamic economics have specific characteristics that distinguish them from conventional consumption. In the context of Islamic economics, consumption behavior is not only viewed in terms of material and quantity, but also places a strong emphasis on ethical, moral, and religious values, which should guide a Muslim in meeting their needs.

## Basic Principles of Consumption Behavior in Islamic Economics

### 1) Halal and Product Clarity

Muslim consumers are obliged to choose products that are halal, pure, and good according to Islamic law. This is a key indicator that leads to religious awareness and adherence to Islamic law in consumption behavior (Jalil Indranata, 2022).

### 2) Moderation and Anti-Waste (Israf)

Islam teaches moderate consumption and avoids waste. This aspect requires consumers to be wise in using their wealth, avoiding excess or wastefulness that can harm themselves or others (Munawarsyah, 2024).

### 3) Rationality and True Needs

Islamic consumers behave rationally by choosing goods and services that are truly needed and beneficial. Consumption is based on primary needs, not merely desires or the satisfaction of desires (Jalil Indranata, 2022).

### 4) Good Intentions (Maslahah) and Avoidance of Harm (Mafsadah)

This is a crucial foundation in Islamic law that regulates all economic activities, including consumption behavior. Therefore, consumption is expected to provide maximum benefits for individuals and society without causing negative impacts (Wahida Aprilya & Parakkasi, 2024b).

The indicators of consumer behavior theory used for this study include halal product validity and clarity, moderation and anti-wastefulness, and good intentions (maslahah) and avoidance of harm (mafsadah). With these indicators, this study can focus more on the three indicators that refer to the ethical and religious aspects in consumer behavior that influence their decisions in choosing and using products, especially from an Islamic economic perspective, to ensure that products meet sharia values and good consumption ethics.

## RESEARCH METHOD

The method used in this study is a quantitative research method. This study will measure the relationship between the independent variables (lifestyle and paylater usage) and the dependent variable (consumption behavior). This study uses a quantitative approach with a survey method to examine the influence of lifestyle and Paylater usage on the consumption behavior of Generation Z in Medan City, with an Islamic economic perspective as an analytical framework. The population in this study is Generation Z Muslims in Medan City who use paylater services. The research sample was taken using a purposive sampling technique to ensure respondents are relevant to the criteria, with a target of around 100 to 120 respondents, so that the data obtained is sufficiently representative.

## RESULTS AND DISCUSSION

### Research Result

#### Validity Test

Variable	Indicator	R count	R table	Description
Lifestyle (X1)	X1.1	0.592	0.1793	Valid
	X1.2	0.746	0.1793	Valid
	X1.3	0.699	0.1793	Valid
	X1.4	0.699	0.1793	Valid

	X1.5	0.685	0.1793	Valid
	X1.6	0.744	0.1793	Valid
Use of Paylater (X2)	X2.1	0,733	0.1793	Valid
	X2.2	0.793	0.1793	Valid
	X2.3	0.727	0.1793	Valid
	X2.4	0.860	0.1793	Valid
	X2.5	0.832	0.1793	Valid
	X2.6	0.733	0.1793	Valid
Consumption Behavior (Y)	Y.1	0.700	0.1793	Valid
	Y.2	0.770	0.1793	Valid
	Y.3	0.839	0.1793	Valid
	Y.4	0.839	0.1793	Valid
	Y.5	0.784	0.1793	Valid
	Y.6	0.824	0.1793	Valid

Based on the validity test results in the table above, all calculated r values for each indicator in the Lifestyle (X1), Use of Pay Later (X2), and Consumption Behavior (Y) variables show values greater than the r value of 0,1793. Thus, all statement items used in the questionnaire are declared valid and can be used for the next stage of analysis.

### Reliability Test

Variable	Cronbach's Alpha	Description
Consumption Behavior (Y)	0,874	Reliabel
Lifestyle (X1)	0,784	Reliabel
Use of PayLater (X2)	0,870	Reliabel

Based on the reliability test results, all variables in this study had Cronbach's Alpha values above the minimum limit of 0.70. The Consumption Behavior variable (Y) obtained a value of 0.874, the Lifestyle variable (X1) of 0.784, and the Use of Pay Later variable (X2) of 0,870. These values indicate that each variable is in the reliable category, so the instrument used is consistent and can be trusted to continue the analysis to the next stage.

### Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		120
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	2.81181997
Most Extreme Differences	Absolute	.055
	Positive	.038
	Negative	-.055
Test Statistic		.055

Asymp. Sig. (2-tailed)	.200 <sup>c,d</sup>
a. Test distribution is Normal.	
b. Calculated from data.	
c. Lilliefors Significance Correction.	
d. This is a lower bound of the true significance.	

Based on the results of the Kolmogorov–Smirnov normality test, the Asymp. Sig. (2-tailed) value obtained was 0,200. This value is above the 0,05 significance limit, so it can be concluded that the residual data in the regression model is normally distributed. Thus, the normality assumption has been met and the data is suitable for use in the next stage of regression analysis.

**Multicollinearity Test**

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	13.646	2.692		5.069	.000		
	X1	.322	.077	.357	4.212	.000	1.000	1.000
	X2	.159	.075	.180	2.121	.036	1.000	1.000

a. Dependent Variable: Y

Based on the results of the multicollinearity test, the Tolerance value of all independent variables is above 0.10 and the VIF value is below 10. This finding indicates that there are no symptoms of multicollinearity between the Lifestyle (X1) and Pay Later Use (X2) variables. Thus, both variables can be used in the regression model because they do not influence each other excessively.

**Heteroscedasticity Test**

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.042	1.718		1.771	.079
	X1	-.076	.049	-.142	-1.552	.123
	X2	.038	.048	.072	.785	.434

a. Dependent Variable: Abs\_RES

Based on the results of the heteroscedasticity test using the Glejser method, the significance value for the Lifestyle variable (X1) was recorded at 0.123, while the Use of Pay Later (X2) had a significance value of 0.434. Both values are above the 0.05 limit, so it can be said that there is no indication of heteroscedasticity in the regression model. In other words, the residuals in the model are spread consistently and are not influenced by the independent variables, so the assumption of homoscedasticity is met.

## Multiple Linear Regression Test

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	13.646	2.692		5.069	.000
	X1	.322	.077	.357	4.212	.000
	X2	.159	.075	.180	2.121	.036

a. Dependent Variable: Y

Based on the calculation results in the regression model table, the following can be written:

$$Y = 13.646 + 0.322X_1 + 0.159X_2$$

Where:

Y = Consumption Behavior

X<sub>1</sub> = Lifestyle

X<sub>2</sub> = Use of Pay Later

### Regression Model Explanation

The Y value in the equation describes the level of respondents' consumption behavior, which is influenced by two independent variables: lifestyle and pay later usage. The constant of 13.646 indicates that when both independent variables are at their lowest level or considered insignificant, consumption behavior remains at the baseline level of 13.646. In other words, even without the influence of lifestyle and pay later usage, respondents still have a certain consumption tendency.

1. Lifestyle Influence (X<sub>1</sub>) The lifestyle coefficient is 0.322, meaning that a one-unit increase in this variable increases consumption behavior by 0.322, holding other variables constant. The significance value of 0.000, which is well below 0.05, indicates that lifestyle has a significant impact on consumption behavior. An increasingly hedonistic or pleasure-oriented lifestyle tends to increase a person's consumptive behavior.
2. Pay Later Usage (X<sub>2</sub>) The coefficient for the pay later usage variable is 0.159. This figure indicates that each one-unit increase in pay later usage has the potential to increase consumption behavior by 0.159. A significance value of 0.036, which is smaller than 0.05, indicates that pay later usage also has a significant impact. This is understandable because the convenience of pay later transactions often encourages people to spend more.
3. Error Value (e) The error component reflects the existence of other factors beyond lifestyle and pay later usage that influence consumption behavior, but are not included in this model. These factors could originate from psychological, economic, social, or other variables not examined.

**F Test**

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	176.938	2	88.469	11.002	.000 <sup>b</sup>
	Residual	940.853	117	8.041		
	Total	1117.792	119			

a. Dependent Variable: Y  
 b. Predictors: (Constant), X2, X1

Based on Table 4.13 above, the calculated F value is 11.002 with a significance level of 0.000. Because this significance value is below 0.05,  $H_0$  is rejected and  $H_1$  is accepted. This indicates that the Lifestyle ( $X_1$ ) and Pay Later Use ( $X_2$ ) variables simultaneously have a significant influence on Consumption Behavior (Y). Therefore, the regression model used in this study can be declared fit and able to explain the relationship between the independent and dependent variables simultaneously.

**T Test**

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	13.646	2.692		5.069	.000
	X1	.322	.077	.357	4.212	.000
	X2	.159	.075	.180	2.121	.036

a. Dependent Variable: Y

**The Influence of Lifestyle ( $X_1$ ) on Consumption Behavior (Y)**

The calculation results show a t-value for the Lifestyle variable of 4.212 with a significance level of 0.000, well below the 0,05 threshold. This indicates that  $H_0$  is rejected and  $H_1$  is accepted. Thus, Lifestyle has a positive and significant influence on Consumption Behavior. This means that the more a lifestyle encourages spending or consumption tendencies, the more likely respondents are to increase their consumer behavior.

**The Influence of Pay Later Use ( $X_2$ ) on Consumption Behavior (Y)**

The Pay Later Use variable shows a t-value of 2,121 with a significance level of 0.036, which is still lower than the 0.05 threshold. This indicates that  $H_0$  is rejected and  $H_1$  is accepted. This finding indicates that Pay Later Use has a positive and significant influence on Consumption Behavior. The use of pay later facilities, which provide payment convenience, tends to encourage respondents to shop more.

## Descriptive Test

**Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
X1	120	6.00	30.00	24.4500	3.39760
X2	120	15.00	30.00	25.2417	3.46652
Y	120	18.00	30.00	25.5417	3.06483
Valid N (listwise)	120				

The results of the descriptive statistical analysis of 120 respondents provide an overview of the distribution of scores for each research variable.

### 1) Lifestyle Variable (X1)

Scores for this variable ranged from 6 to 30, with an average of 24.45 and a standard deviation of 3.40. This figure indicates that the majority of respondents tended to have a high level of lifestyle, with relatively little variation in responses.

### 2) Pay Later Usage Variable (X2)

The data show that pay later usage scores ranged from 15 to 30, with an average of 25.24 and a standard deviation of 3.47. This indicates that pay later facilities are used quite frequently by respondents, and the distribution of the data is relatively stable.

### 3) Consumption Behavior Variable (Y)

The consumption behavior variable ranged from 18 to 30, with an average of 25.54 and a standard deviation of 3.06. This finding indicates that respondents' levels of consumer behavior were relatively high, with relatively little variation between individuals.

Overall, all three variables had high average scores, thus concluding that respondents in this study tended to have active lifestyles, moderately intensive use of PayLater, and relatively high levels of consumption behavior.

## **The Simultaneous Influence of Lifestyle (X1) and Paylater Use (X2) on Consumption Behavior (Y)**

Based on the F-test results, the calculated F-value was 11.002 with a significance level of 0.000, which is less than 0.05. These results indicate that the variables Lifestyle (X1) and Paylater Use (X2) simultaneously have a positive and significant effect on Consumption Behavior (Y) among Generation Z in Medan City. This means that when lifestyle and Paylater use are analyzed simultaneously, both contribute significantly to increasing respondents' consumptive behavior.

These findings indicate that Generation Z's consumptive behavior is not only driven by a modern and hedonistic lifestyle but also reinforced by the ease of access to transactions through the Paylater feature. A trend-oriented lifestyle, the need for self-actualization, and the influence of social media contribute to Generation Z's high consumption desires. At the same time, the availability of Paylater services provides fast, no-down-payment payment facilities, thus reinforcing this consumption tendency.

Theoretically, these results are consistent with consumer behavior models that explain that psychological factors (such as lifestyle) and situational factors or payment facilities (such as paylater) can work together to drive consumption behavior. When lifestyle and payment convenience are present simultaneously, the urge to spend increases. Previous research by

Kurniasari & Fisabilillah (2021) and Mursalina et al. (2024) also found that lifestyle and digital credit facilities simultaneously have a significant impact on the consumer behavior of the younger generation.

Thus, the results of this study confirm that lifestyle and paylater use play a significant role in driving Generation Z's consumption behavior. The two variables reinforce each other: lifestyle creates the urge to consume, while paylater provides the means to realize that urge without initial financial constraints.

### **The Influence of Lifestyle (X1) on Consumption Behavior (Y)**

Based on the t-test results, the Lifestyle variable (X1) has a calculated t-value of 4.212 with a significance level of 0.000, which is less than 0.05. This finding indicates that lifestyle has a positive and significant effect on the consumption behavior of Generation Z in Medan. The regression coefficient of 0.322 indicates that the higher a person's hedonic lifestyle, trends, and digital lifestyle activities, the higher the respondent's consumption behavior.

This result aligns with the phenomenon among Generation Z described in the background section, namely that this generation is very familiar with digital technology, social media, and online trends, which encourage them to live a modern and consumerist lifestyle. This lifestyle is reflected in behaviors such as following trends in fashion, beauty, and electronics, as well as the urge to purchase goods for instant gratification. This lifestyle directly influences a higher propensity to shop, particularly through e-commerce platforms.

Research findings reveal a negative phenomenon among Generation Z, who are overly reliant on digital technology, social media, and online trends, fueling a destructive consumerist lifestyle that contradicts Islamic economics. Following fashion, beauty, and electronic trends, and purchasing goods for instant gratification reflects excess (*israf*) and waste (*tabdzir*), which are strictly prohibited in the Qur'an, as in verses 26-27 of Surah Al-Isra' and 31 of Surah Al-A'raf, because they waste wealth on useless or sinful things, rather than for the benefit of others. The use of e-commerce, which encourages impulsive shopping, further exacerbates financial imbalances, deviating from the principles of *wasatiyyah* (moderation), simplicity, and *falah* (hereafter welfare) in Islamic economics.

From a lifestyle theory perspective, individuals with a hedonistic lifestyle tend to make impulsive purchases and consume based on desire, rather than need. Research by Ananda (2021) and a et al. (2023) showed that a hedonic lifestyle significantly influences consumption behavior and impulsive buying among college students who use e-commerce. This aligns with research by Destalia (2024), which explains that a hedonic lifestyle in Generation Z is closely related to consumer behavior, particularly when exposed to digital advertising and influencers.

Thus, the results of this study confirm that lifestyle is a key factor influencing the consumption behavior of Generation Z in Medan. The stronger a person's hedonic and modern lifestyle orientation, the higher their tendency to engage in consumer behavior in both online and offline shopping activities.

### **The Effect of Paylater Use (X2) on Consumption Behavior (Y)**

Based on the t-test results in this study, the variable "Paylater Use" (X2) has a t-value of 2.121 with a significance level of 0.036, which is less than 0.05. This finding indicates that paylater use has a positive and significant effect on the consumption behavior of Generation Z in Medan. The regression coefficient of 0.159 indicates that the higher the intensity of paylater use, the higher the respondents' consumption behavior.

This result aligns with the actual situation among Generation Z, as discussed in the background section, namely that paylater features on e-commerce platforms such as Shopee PayLater, GoPayLater, Kredivo, and Akulaku have provided significant transaction convenience. Generation Z, familiar with technology and a digital lifestyle, views paylater as a practical facility that allows them to purchase goods without having to pay in person. This convenience has resulted in an increased tendency for impulsive shopping and unplanned consumption.

Research findings reveal a negative phenomenon among Generation Z, triggering impulsive spending and unplanned consumption that is destructive and contrary to Islamic economic principles. Generation Z, who are overly familiar with digital technology, views paylater as a practical trap for purchasing goods without paying cash, reflecting *tabdzir* (wastefulness) and *israf* (excessiveness) as prohibited in Surah Al-Isra' (26-27), because it spends wealth without prioritizing *maslahah* (benefit) and ignores the mandate of wealth management. This negative impact exacerbates financial imbalance, distancing it from *wasatiyyah* (moderation) and *falah* (holistic well-being) in Islamic economics, which demands responsible consumption based on *daruriyyah* (necessary needs), *hajiyyat* (pilgrimage), and *tahsiniyyat* (wholesome desires), rather than fleeting desires.

From the perspective of consumer behavior theory, paylater influences consumer behavior by lowering psychological barriers to purchasing. According to Fajrussalam (2022), digital installment facilities increase consumer impulses through the perception of "affordability" even when users do not actually have the funds. This is consistent with previous research that found that PayLater usage increases student consumer behavior (Mursalina et al., 2024; Srilestari & Santoso, 2024).

Furthermore, the debt attitude theory explains that young people often view short-term debt as normal, especially when the process is easy, fast, and requires no collateral. Research by Andayani (2021) and Khairunas (2020) shows that impulsive buying behavior is closely linked to the tendency to go into debt. In this study, PayLater users with minimal financial planning demonstrated this tendency: they sought instant gratification through consumption, while delaying payment until the due date.

## CONCLUSION

Based on the results of the data analysis and discussion outlined in the previous chapter, several conclusions can be drawn as follows: lifestyle and Paylater usage simultaneously have a positive and significant effect on Generation Z's consumption behavior in Medan. Lifestyle has a positive and significant effect on consumption behavior. The higher the hedonistic, modern, and trend-oriented lifestyle, the higher the consumption behavior of Generation Z. The use of paylater has a positive and significant effect on consumption behavior. The more frequent and higher the intensity of Paylater usage, the higher the respondents' consumption behavior.

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