

ANALYSIS OF FACTORS AFFECTING PAYLATER USAGE AMONG GENERATION Z STUDENTS: PERSPECTIVES ON SHARIA CONSUMPTION BEHAVIOR, SHARIA FINANCIAL BEHAVIOR, AND SALES PROMOTION

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ABSTRACT

This study examines the effect of Sharia Consumption Behavior, Sharia Financial Behavior, and Sales Promotion on PayLater Usage among Generation Z students at the Faculty of Islamic Economics and Business, Universitas Islam Negeri Sumatera Utara. Previous studies have discussed PayLater mainly through financial technology adoption, consumptive behavior, and promotional influence, while limited attention has been given to the paradox in which Muslim students who understand Sharia economic principles continue to use digital credit services. Addressing this gap, this study positions PayLater Usage as a negotiated financial behavior shaped by internal Sharia-oriented controls and external digital market stimuli. A quantitative causal research design was applied, involving 98 respondents selected through purposive sampling. Data were collected using structured questionnaires and analyzed using multiple linear regression with IBM SPSS Statistics. The results show that Sharia Consumption Behavior, Sharia Financial Behavior, and Sales Promotion each have positive and significant effects on PayLater Usage. Sharia Financial Behavior emerged as the strongest predictor, followed by Sharia Consumption Behavior and Sales Promotion. Simultaneously, the three variables significantly explained PayLater Usage, with an F-value of 32.973 and an Adjusted R² of 0.497. Theoretically, this study contributes to Islamic economics literature by explaining the coexistence between Sharia-based awareness and digital consumer culture through the principle of *hifzh al-mal*. Practically, the findings highlight the need to strengthen Sharia financial literacy through applied digital financial ethics.

1 Introduction

The rapid expansion of financial technology has transformed the way young consumers access, manage, and experience financial services. Among Generation Z, digital financial services are no longer perceived merely as transaction instruments, but have become part of everyday consumption practices, lifestyle formation, and financial decision-making. In Indonesia, this issue is particularly relevant because Generation Z represents a substantial demographic group, accounting for 27.94% of the national population according to the 2020 census released by Badan Pusat Statistik. This generation is also widely associated with high adaptability to digital innovation and strong engagement with financial technology, with previous studies indicating that approximately 67.19% of FinTech users originate from this demographic group (Abed & Alkadi, 2024). One of the most prominent financial technology products adopted by Generation Z is PayLater, particularly Shopee PayLater, which has recorded the highest brand awareness among similar services at 89%.

PayLater services, commonly referred to as Buy Now Pay Later (BNPL), offer consumers the opportunity to purchase goods or services immediately while postponing payment to a later period. Such services are increasingly embedded within e-commerce platforms, including Shopee, Tokopedia, and Traveloka, thereby normalizing short-term digital credit in everyday online consumption (Aksan et al., 2025; Hasibuan et al., 2025). While BNPL provides convenience, flexibility, and access to consumption without immediate cash payment, it also raises critical academic concerns. Previous studies have shown that BNPL may alter consumer behavior by increasing short-term credit dependence, encouraging overconsumption, and weakening the psychological barriers that usually limit debt-based purchasing (deHaan et al., 2024; Ah Fook & McNeill, 2020; Guttman-Kenney et al., 2023; Muzakkir et al., 2025). Therefore, PayLater should not be viewed simply as a digital payment innovation, but as a financial practice that potentially reshapes consumption ethics, debt behavior, and financial responsibility among young consumers.

The growth of PayLater is closely connected to broader changes in information and communication technology. Digital platforms have accelerated the circulation of information, expanded access to online marketplaces, and simplified transaction processes through mobile-based services (Syauqi et al., 2022). Among university students, the increasing use of PayLater services indicates that digital credit has become increasingly embedded in young consumers' financial behavior, particularly among Generation Z who are highly exposed to e-commerce platforms and mobile-based financial services (Khaerunisa et al., 2024). However, this technological convenience also creates a new behavioral problem: consumers can make purchasing decisions more quickly, with less reflection, and often under the influence of promotional stimuli. For Generation Z, who are highly exposed to digital marketing and online shopping ecosystems, the convenience of PayLater may blur the distinction between actual needs and impulsive wants.

This problem becomes more complex when examined from the perspective of Islamic economics. Students of the Faculty of Islamic Economics and Business are academically exposed to Islamic economic principles, including the prohibition of *riba*, the avoidance of *gharar*, the prevention of *israf*, and the importance of prudence in financial

management (Hasanah et al., 2022). Ideally, this knowledge should encourage more selective, responsible, and Sharia-oriented financial behavior. Empirically, however, PayLater usage remains prevalent among Muslim university students, including students of the Faculty of Islamic Economics and Business at Universitas Islam Negeri Sumatera Utara. This situation reveals an important academic tension: students who understand Islamic economic values may still adopt PayLater services that potentially contain elements of interest, service charges, debt accumulation, and consumptive behavior.

Several empirical indicators show that PayLater usage among young consumers is driven not only by financial necessity but also by promotional and lifestyle-related factors. IDN Research Institute (2024) reported that the main reasons Generation Z use PayLater include 0% interest rates or relatively low service fees, promotional offers and discounts, payment flexibility, and other supporting factors. At the same time, the rise of PayLater usage has been accompanied by increasing financial risk, including the contribution of Generation Z to non-performing loans, which reached approximately IDR 460 billion out of total bad debt of IDR 2.12 trillion in December 2023 (Idscore, 2023; Chaniago & Suwaidi, 2024). Reports from Bank Indonesia, Badan Pusat Statistik, and digital financial industry sources also indicate that PayLater adoption in Indonesia has grown rapidly, with PayLater debt reaching IDR 30.36 trillion and showing a significant increase compared to the previous period. These data are important not merely as statistical descriptions, but as indicators of a deeper problem: the expansion of digital credit may expose young consumers to financial vulnerability when it is not accompanied by strong ethical and financial control.

From an Islamic economic standpoint, the use of digital credit services requires careful evaluation because it is closely related to the principles of *riba*, *gharar*, *israf*, and *hifzh al-mal*, or the protection of wealth. Sharia consumption behavior is therefore relevant in explaining whether individuals use PayLater based on actual needs, halal considerations, and moderation, or whether they are influenced by impulsive and excessive consumption patterns (Aisyah et al., 2023). Individuals with stronger Islamic consumption awareness are expected to be more cautious in using financial services that may involve delayed payment, additional fees, or debt-based consumption. In this regard, Sharia consumption behavior functions not only as a personal value system but also as a behavioral control mechanism in digital financial decision-making.

In addition to Sharia consumption behavior, Sharia financial behavior is also central to understanding PayLater usage. Sharia financial behavior reflects the ability to manage income, prioritize expenditure, save, avoid unproductive debt, and consider repayment capacity in accordance with Sharia principles (Kadua et al., 2023). Previous research suggests that BNPL adoption among university students is shaped by financial self-efficacy, parental financial socialization, and social media intensity (Aisjah, 2024). Moreover, lower financial literacy has been associated with a higher perception of BNPL benefits and a lower awareness of the risks of short-term debt accumulation (Gerrans et al., 2022). These findings suggest that PayLater usage is not only a matter of technological access, but also a reflection of users' financial discipline, ethical awareness, and capacity to evaluate the consequences of debt.

At the same time, external marketing factors also play a decisive role. Sales promotions such as discounts, cashback, free shipping, flash sales, and interest-free

installment offers can increase the perceived attractiveness of PayLater services. Promotional strategies may encourage consumers to use PayLater even when there is no urgent need, because promotions create a sense of immediate benefit and reduce psychological resistance to purchasing (Bandyopadhyay et al., 2021; Kumar et al., 2024; Roslee, 2024). Shopee PayLater, for instance, offers payment flexibility through deferred payment and installment schemes, including service fees and different repayment tenors, making it attractive for students who seek convenience in online shopping (Ramadanti, 2022). The variety of PayLater services available in Indonesia, as reported by DailySocial.co.id, further indicates that digital credit has become an increasingly common feature of the e-commerce ecosystem. Nevertheless, the central concern is not merely the availability of these services, but how promotional mechanisms may weaken Sharia-based consumption restraint among Muslim Generation Z consumers.

Previous studies have examined PayLater usage from several perspectives, including religiosity, sharia financial literacy, consumptive behavior, and promotional influence. Aji et al., (2024) found that religious ethics and consumer trust influence Muslim consumers' intention to reuse BNPL services in Indonesia and Malaysia. Lestari & Khairunnisa, (2024) showed that sharia financial literacy can reduce consumptive tendencies and PayLater usage, while sales promotion and transaction convenience may increase users' inclination to adopt PayLater. Laili & Karimah, (2025) through the perspective of Maqashid Sharia, argued that many PayLater features do not fully support the protection of wealth because of their potential relation to *riba* and consumptive behavior. In the context of Muslim university students, Mutthaqin et al., (2023) found that SPayLater usage significantly influences consumptive behavior among students of the Faculty of Islamic Economics and Business at Universitas Islam Negeri Sumatera Utara. Similarly, Al Arif & Imsar, (2023) demonstrated that PayLater usage in e-commerce contributes to consumptive behavior among young consumers, particularly through transaction convenience, deferred payment mechanisms, and promotional intensity.

Although these studies provide valuable insights, several gaps remain. First, many studies tend to examine PayLater usage through isolated variables, such as religiosity, financial literacy, or consumptive behavior, without integrating Sharia consumption behavior, Sharia financial behavior, and sales promotion in a single analytical model. Second, studies on PayLater among Muslim students often emphasize whether PayLater increases consumptive behavior, but pay less attention to the paradox between Sharia-based knowledge and continued adoption of digital credit services. Third, the specific context of Generation Z students in the Faculty of Islamic Economics and Business is important because this group represents individuals who are simultaneously exposed to Islamic economic education and digital consumer culture.

Based on this gap, the present study investigates the influence of Sharia consumption behavior, Sharia financial behavior, and sales promotion on PayLater usage among Generation Z students of the Faculty of Islamic Economics and Business at Universitas Islam Negeri Sumatera Utara. This study contributes to the literature by framing PayLater usage not only as a digital financial adoption issue, but also as an arena of tension between Sharia-oriented values, financial discipline, and promotional pressure in the digital marketplace. Therefore, the findings are expected to enrich the discussion on sharia financial behavior and provide practical implications for strengthening sharia financial literacy among young Muslim consumers.

2 Literature Review

The theoretical foundation of this study is developed from the perspective of Maqashid Sharia, particularly the principle of *hifzh al-mal*, or the protection of wealth (Hanafi Nasution et al., 2025; Laili & Karimah, 2025). In Islamic economics, financial and consumption decisions are not only evaluated based on individual utility or transactional convenience, but also on their ability to preserve welfare, prevent harm, avoid excessive consumption, and protect individuals from burdensome debt as part of the principle of *hifzh al-mal* in Maqashid Sharia (A. Karim, 2022; Nawawi, 2017; Rozalinda, 2015). Maqashid Sharia therefore provides the grand theoretical framework for understanding PayLater usage among Muslim Generation Z students. Within this framework, Sharia Consumption Behavior and Sharia Financial Behavior represent internal ethical controls, while Sales Promotion represents an external market stimulus that may encourage the use of digital credit facilities.

PayLater, commonly referred to as Buy Now Pay Later (BNPL), is a financial technology innovation that enables consumers to purchase goods or services immediately and postpone payment to a later period. As noted by Afif & Indrarini (2024), PayLater has become widely embedded within e-commerce ecosystems because it offers accessibility, efficiency, and relatively simple requirements. However, from an Islamic economic perspective, PayLater raises important concerns because deferred payment schemes, service fees, installment mechanisms, and potential penalties may be associated with the issues of *riba*, *gharar*, and consumptive behavior. Therefore, PayLater usage needs to be examined not only as a matter of financial technology adoption, but also as an ethical and behavioral issue in Sharia-based financial decision-making.

Table 1. PayLater Services Available in Indonesia

No.	Company	Fintech / Partner	Loan Amount	Interest / Fees
1.	Traveloka	BRI, BNI, Danamas	Up to IDR 50 million	2.14% – 4.78% per month
2.	Tokopedia	Taralite	Up to IDR 10 million	2.9% per month
3.	OVO	Taralite	Up to IDR 10 million	2.9% per month
4.	Gojek	Findaya	Up to IDR 500 thousand	Service fee of IDR 25 thousand per month
5.	Bukalapak	JULO	From IDR 1 million – IDR 3 million	5% fee per transaction
6.	Shopee	Dana / SPayLater	Starting from IDR 750 thousand	2.95% per month
7.	DANA	Akulaku	–	–
8.	LinkAja	Kredivo	Starting from IDR 1.8 million	Service fee of 1% per day

Source: *DailySocial.co.id*

Based on Table 1, PayLater services in Indonesia vary in terms of providers, loan limits, and fee structures. This variation indicates that PayLater has become an accessible digital credit facility within the e-commerce ecosystem. However, the existence of service fees, installment mechanisms, and deferred payment schemes requires careful evaluation from the perspective of Islamic economics. The central issue is not merely whether PayLater is available, but whether its use supports responsible financial behavior or instead encourages excessive consumption and debt dependency.

Sharia Consumption Behavior (X1) refers to consumption patterns that are guided by Islamic values and principles. Its indicators include consuming halal and beneficial goods and services, avoiding *israf*, and considering *maslahah*. In Islamic economics, consumption is not solely directed toward maximizing satisfaction, but also toward maintaining balance, moderation, and social responsibility (Rozalinda, 2015). Islam promotes a balance between fulfilling worldly needs and maintaining spiritual values (Laili & Karimah, 2025). In the context of PayLater usage, Sharia Consumption Behavior functions as an ethical control mechanism. Individuals with stronger Sharia-based consumption awareness are expected to be more selective in distinguishing between needs and wants, avoiding excessive purchases, and considering the implications of *riba*, *gharar*, and financial burden before using PayLater services.

Sharia Financial Behavior (X2) refers to financial practices grounded in Sharia principles, including income management, saving behavior, expenditure prioritization, avoidance of unproductive debt, and consideration of repayment capacity. Financial management in Islam emphasizes prudence, responsibility, and the avoidance of harmful financial practices (Nawawi, 2017). Individuals with sound Sharia Financial Behavior are expected to evaluate financial products not only from the perspective of convenience, but also from the perspective of repayment ability, debt risk, and Sharia compliance. Lestari & Khairunnisa (2024) showed that Sharia financial literacy may reduce consumptive tendencies and influence PayLater usage. Thus, Sharia Financial Behavior is conceptually linked to the principle of *hifzh al-mal* because it reflects an individual's ability to protect wealth and avoid financial harm.

Sales Promotion (X3), in contrast, represents an external stimulus that can encourage PayLater usage. Promotional strategies such as discounts, cashback, free shipping, flash sales, and 0% installment offers increase the perceived benefit of using PayLater. Sales promotions have been shown to accelerate consumer purchasing decisions and increase purchase intention (Alma, 2018). Promotional tactics may also reshape consumers' evaluation of transaction benefits by increasing perceived value and reducing psychological barriers to purchase (Nasution et al., 2025). Among Generation Z consumers, who are highly responsive to digital incentives, sales promotion may strengthen the attractiveness of PayLater services and encourage immediate purchase decisions (Sandira et al., 2025).

Theoretically, the relationship among Sharia Consumption Behavior, Sharia Financial Behavior, Sales Promotion, and PayLater Usage reflects a tension between internal ethical restraint and external digital market pressure. Sharia Consumption Behavior and Sharia Financial Behavior are expected to guide students toward moderation, prudence, and responsible financial decisions. However, Sales Promotion may create a competing influence by making PayLater appear attractive, practical, and economically beneficial. This tension is particularly relevant among Generation Z because this cohort is characterized by

technological proficiency, strong responsiveness to promotional stimuli, and a preference for convenient digital transactions (Dewantoro et al., 2025). Muslim Generation Z students are therefore not only exposed to Islamic economic education, but also to e-commerce culture, digital promotions, and lifestyle-oriented consumption.

Previous studies have examined PayLater usage (Y) from several perspectives. (Aji et al. (2024) found that religious ethics and consumer trust influence Muslim consumers' intention to reuse BNPL services in Indonesia and Malaysia. This study confirms that religiosity is relevant in explaining PayLater behavior, but it focuses more on re-usage intention and trust rather than the interaction between Sharia-based consumption behavior, financial behavior, and promotional pressure. Lestari & Khairunnisa (2024) showed that Sharia financial literacy may reduce consumptive tendencies and PayLater usage, while sales promotion and transaction convenience may increase users' inclination to adopt PayLater. This finding highlights the dual influence of internal literacy and external convenience, but it does not fully explain the paradox of PayLater usage among students who already possess knowledge of Islamic economic principles.

Other studies have emphasized the relationship between PayLater and consumptive behavior. Mutthaqin et al. (2023) found that SPayLater usage significantly influences consumptive behavior among Muslim students at the Faculty of Islamic Economics and Business, Universitas Islam Negeri Sumatera Utara. Similarly, Al Arif & Imsar (2023) demonstrated that PayLater usage in e-commerce contributes to consumptive behavior among young consumers through transaction convenience, deferred payment mechanisms, and promotional intensity. These studies are relevant because they show that PayLater can encourage excessive consumption, but they have not sufficiently integrated Sharia Consumption Behavior and Sharia Financial Behavior as internal ethical controls within the same analytical model.

From the perspective of Maqashid Sharia, Laili & Karimah (2025) argued that many PayLater features do not fully support the protection of wealth because of their potential association with *riba* and consumptive behavior. Hanafi Nasution et al. (2025) also emphasized the importance of examining PayLater usage through the lens of Maqashid Sharia, particularly because digital credit may influence impulse buying behavior among FEBI students. These studies provide an important normative foundation, but further empirical analysis is needed to examine how Sharia-oriented behavior and promotional stimuli simultaneously influence PayLater usage among Generation Z.

Based on this synthesis, previous research can be grouped into three main streams. The first stream examines religiosity, religious ethics, and Sharia-based values in relation to PayLater usage. The second stream focuses on financial literacy, financial behavior, and consumptive tendencies. The third stream examines sales promotion, transaction convenience, and digital marketing stimuli. Although these studies provide important insights, they tend to examine the factors separately. Limited attention has been given to the simultaneous interaction between internal Sharia-based controls and external promotional stimuli in shaping PayLater usage among Muslim Generation Z students.

Therefore, this study positions Maqashid Sharia as the grand theory and integrates Sharia Consumption Behavior, Sharia Financial Behavior, and Sales Promotion into a single analytical framework. This framework allows the study to explain PayLater usage not only as a digital financial adoption behavior, but also as a field of tension between Sharia

values, financial discipline, and consumer culture in the digital marketplace. The study argues that PayLater usage among FEBI UINSU students should be understood as the result of interaction between internal ethical awareness and external market stimulation.

Accordingly, the following hypotheses are proposed:

- H1: Sharia Consumption Behavior has a significant effect on PayLater Usage among Generation Z students.
- H2: Sharia Financial Behavior has a significant effect on PayLater Usage among Generation Z students.
- H3: Sales Promotion has a significant effect on PayLater Usage among Generation Z students.
- H4: Sharia Consumption Behavior, Sharia Financial Behavior, and Sales Promotion simultaneously have a significant effect on PayLater Usage among Generation Z students.

3 Research Methods

This investigation adopted a quantitative approach with a causal research design to examine the effects of Sharia Consumption Behavior, Sharia Financial Behavior, and Sales Promotion on PayLater Usage. A quantitative method was considered appropriate because this study aimed to test statistical relationships among variables using numerical data obtained from structured questionnaires.

The target population comprised all active Generation Z students from the Faculty of Islamic Economics and Business at Universitas Islam Negeri Sumatera Utara who possessed familiarity with or prior experience using PayLater services. According to institutional records, the faculty's student body totaled approximately 2,500 individuals. The respondent criteria were as follows: (1) active students of the Faculty of Islamic Economics and Business, Universitas Islam Negeri Sumatera Utara; (2) belonging to Generation Z; and (3) having familiarity with PayLater services, either as users or as students who have been exposed to PayLater features in e-commerce platforms.

The sampling technique used in this study was purposive sampling, a non-probability sampling technique in which respondents were selected based on criteria relevant to the research objectives. This technique was used because the study specifically focused on Generation Z students who were familiar with PayLater services, rather than the general student population. Therefore, respondents were selected based on their relevance to the phenomenon being studied.

The minimum sample size was determined using the Slovin formula:

$$n = \frac{N}{1 + N(e)^2}$$

where n represents the sample size, N represents the population size, and e represents the margin of error. With a population of 2,500 students and a margin of error of 10% or 0.10, the minimum sample size was calculated as follows:

$$n = \frac{2500}{1 + 2500(0,01)}$$

$$n = \frac{2500}{1 + 25}$$

$$n = \frac{2500}{26}$$

$$n = 96,15$$

Based on this calculation, the minimum required sample was 96 respondents. This study involved 98 respondents, exceeding the minimum sample requirement. The 10% margin of error was used because this study was conducted as an explanatory case study within a specific and relatively homogeneous student population, namely FEBI UINSU students.

The research instrument was a structured questionnaire developed based on theoretical indicators and previous studies related to Sharia consumption, Sharia financial behavior, sales promotion, and PayLater usage. The questionnaire used a five-point Likert scale, ranging from 1 = strongly disagree to 5 = strongly agree. The indicators for each variable were constructed as follows:

Table 2. Measurement of Research Variables

Variable	Indicators	Conceptual Sources
Sharia Consumption Behavior (X1)	Consumption of halal and beneficial goods or services; avoidance of israf; prioritization of needs over wants; consideration of maslahah; awareness of Sharia-based consumption ethics	(Laili & Karimah, 2025; Rozalinda, 2015)
Sharia Financial Behavior (X2)	Income management; expenditure prioritization; saving behavior; avoidance of consumptive debt; consideration of repayment capacity	(Nawawi, 2017; Putri Ayu Lestari & Khairunnisa, 2024)
Sales Promotion (X3)	Discounts; cashback; free shipping; flash sales; 0% installment offers; perceived promotional attractiveness	(Alma, 2018; Hanafi Nasution et al., 2025; Sandira et al., 2025)
PayLater Usage (Y)	Awareness of PayLater features; perceived ease of use; interest in using PayLater; frequency or tendency of use; consideration of PayLater as an alternative payment method	(Afif & Indrarini, 2024; Mutthaqin et al., 2023; Ramadanti, 2022)

Source: Authors' elaboration based on the literature review (2026)

Primary data were gathered directly through questionnaire distribution, while secondary data were obtained from peer-reviewed journals, scholarly books, reports issued by the Otoritas Jasa Keuangan (Financial Services Authority), and other pertinent literature germane to the study.

The data were processed using IBM SPSS Statistics. The analysis involved instrument testing, classical assumption testing, and multiple linear regression analysis. Validity was examined using corrected item-total correlation, whereas reliability was assessed using Cronbach’s Alpha with a threshold of 0.70. Normality, multicollinearity, and heteroscedasticity tests were conducted before estimating the regression model. Hypothesis testing was performed using the t-test, F-test, and coefficient of determination to evaluate the partial, simultaneous, and explanatory effects of the proposed model.

This study acknowledges potential bias from purposive sampling and self-reported responses. To reduce this risk, the questionnaire was distributed anonymously and used only for academic purposes. Thus, the findings should be interpreted within the specific context of FEBI UINSU students.

4 Results and Discussion

4.1. Result

Table 3. Respondent Characteristics

Description	Category	Frequency	Percentage (%)
Gender	Male	23	23.47
	Female	75	76.53
	Total	98	100
Year of Entry	2022	59	60.20
	2023	25	25.51
	(2021, 2024, 2025)	14	14.29
	Total	98	100
Study Program	Islamic Economics	42	42.86
	Islamic Banking	16	16.33
	Islamic Insurance	16	16.33
	Islamic Accounting	13	13.27
	Management	11	11.22
	Total	98	100
PayLater Usage Status	Yes	94	95.92
	No	4	4.08
	Total	98	100
Frequency of PayLater Usage	Once a month	50	51.02
	2–3 times per month	29	29.59
	4–5 times per month	15	15.31
	> 5 times per month	4	4.08
	Total	98	100

Source: Processed SPSS Data (2026)

The respondent profile shows that most participants were female students (76.53%) and predominantly from the 2022 cohort (60.20%). In terms of study program, Islamic Economics represented the largest group (42.86%). PayLater usage was highly prevalent among respondents, with 95.92% reporting prior use and only 4.08% indicating non-use. Most respondents used PayLater once a month (51.02%), suggesting that PayLater is familiar among FEBI UINSU students, although its use remains relatively moderate in frequency.

4.1.1. Validity Test

Table 4. Validity Test Results

Variable	Item	Corrected Item–Total Correlation	r-value	Conclusion
Sharia Consumption Behavior (X1)	X1.1	0.712	0.198	Valid
	X1.2	0.625	0.198	Valid
	X1.3	0.751	0.198	Valid
	X1.4	0.690	0.198	Valid
	X1.5	0.732	0.198	Valid
Sharia Financial Behavior (X2)	X2.1	0.687	0.198	Valid
	X2.2	0.747	0.198	Valid
	X2.3	0.744	0.198	Valid
	X2.4	0.790	0.198	Valid
	X2.5	0.710	0.198	Valid
Sales Promotion (X3)	X3.1	0.703	0.198	Valid
	X3.2	0.710	0.198	Valid
	X3.3	0.725	0.198	Valid
	X3.4	0.723	0.198	Valid
	X3.5	0.624	0.198	Valid
PayLater Usage (Y)	Y1	0.797	0.198	Valid
	Y2	0.752	0.198	Valid
	Y3	0.711	0.198	Valid
	Y4	0.811	0.198	Valid
	Y5	0.684	0.198	Valid

Source: Processed SPSS Data (2026)

The validity test results show that all questionnaire items had corrected item-total correlation values above the r-critical value of 0.198. Therefore, all items used to measure Sharia Consumption Behavior, Sharia Financial Behavior, Sales Promotion, and PayLater Usage were considered valid.

4.1.2. Reliability Test

The reliability test results indicate that all variables had Cronbach’s Alpha values above the minimum threshold of 0.70. Sharia Consumption Behavior obtained a value of 0.742, Sharia Financial Behavior 0.787, Sales Promotion 0.732, and PayLater Usage 0.801. These results confirm that each variable was reliable and internally consistent.

Tabel 5. Reliability Test Results

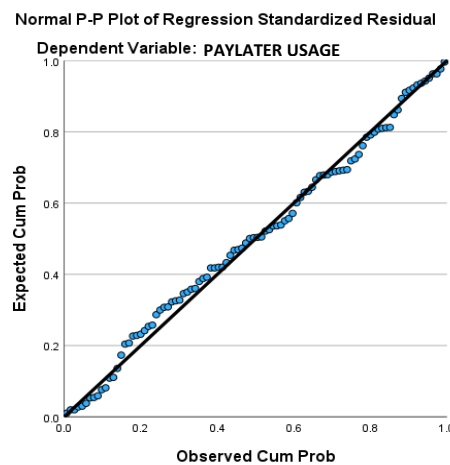
Variable	Cronbach's Alpha	Threshold	Conclusion
Sharia Consumption Behavior (X1)	0.742	0,70	Reliable
Sharia Financial Behavior (X2)	0.787	0,70	Reliable
Sales Promotion (X3)	0.732	0,70	Reliable
PayLater Usage (Y)	0.801	0,70	Reliable

Source: Processed SPSS Data (2026)

4.1.3. Classical Assumption Test

The classical assumption tests indicate that the regression model met the required statistical assumptions. The Kolmogorov–Smirnov test produced an Asymp. Sig. value of 0.200, indicating that the residuals were normally distributed. The multicollinearity test showed that all independent variables had tolerance values above 0.10 and VIF values below 10, suggesting no multicollinearity problem. The heteroscedasticity test also showed significance values above 0.05 for all independent variables, indicating that the model was free from heteroscedasticity. Therefore, the data were considered appropriate for multiple linear regression analysis.

4.1.3.1. Normality Test



Source: Processed SPSS Data (2026)

As depicted in the figure, the data points are distributed around the diagonal line and conform to its trajectory. Consequently, the dataset in this study can be concluded to exhibit normal distribution.

Table 6. One-Sample Kolmogorov–Smirnov Test

Variable	N	K-S Statistic	Asymp. Sig. (2-tailed)	Conclusion
Unstandardized Residual	98	0.052	0.200	Normally Distributed

Source: Processed SPSS Data (2026)

The Kolmogorov-Smirnov normality test yielded an Asymp. Sig. (2-tailed) value of 0.200, exceeding the 0.05 threshold. This outcome signifies that the residuals conform to a normal distribution, thereby satisfying the normality prerequisite for the research model.

4.1.3.2. Multicollinearity Test

Table 7. Multicollinearity Test Results

Model	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
(Constant)	4.021	1.750		2.298	.024		
Sharia Consumer Behavior	.280	.080	.285	3.481	<.001	.775	1.290
Sharia Financial Behavior	.361	.076	.389	4.731	<.001	.768	1.302
Sales Promotion	.215	.074	.243	2.920	.004	.751	1.332

a. Dependent Variable: Paylater Usage

Source: Processed SPSS Data (2026)

From the table, all variables demonstrate Tolerance values exceeding 0.10 and Variance Inflation Factor (VIF) values below 10.0. Thus, the research model is free from multicollinearity issues among the independent variables.

4.1.3.3. Heteroscedasticity Test

Table 8. Heteroscedasticity Test Results

Model	B	Std. Error	Beta	t	Sig.
(Constant)	1.173	1.097		1.069	.288
Sharia Consumer Behavior	-.050	.050	-.116	-.998	.321
Sharia Financial Behavior	.040	.048	.097	.830	.408
Sales Promotion	.018	.046	.045	.381	.704

a. Dependent Variable: ABS_RES

Source: Processed SPSS Data (2026)

The heteroscedasticity test results show that all independent variables had significance values above 0.05, namely Sharia Consumption Behavior ($p = 0.321$), Sharia Financial Behavior ($p = 0.408$), and Sales Promotion ($p = 0.704$). These results indicate that there was no evidence of heteroscedasticity in the regression model. This result is further supported by the scatterplot, which shows that the residual points were randomly distributed without forming a specific pattern.

Examination of the Scatterplot reveals that the data points are dispersed randomly, without forming any identifiable pattern, and are positioned both above and below the zero line on the Y-axis. This distribution confirms the absence of heteroscedasticity in the regression model

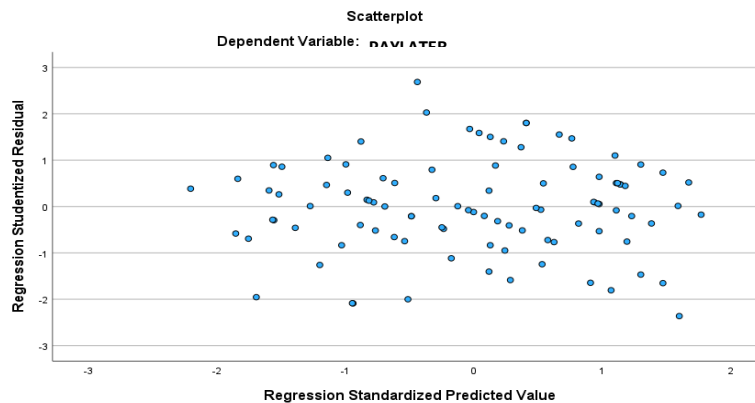


Figure 1. Scatterplot of Heteroscedasticity Test
Source: Processed SPSS Data (2026)

4.1.4. Multiple Linear Regression Analysis

Multiple linear regression analysis was employed to ascertain and evaluate the influence of the independent variables on the dependent variable within this study.

Table 9. Results of Multiple Linear Regression Analysis

Model	B	Std. Error	Beta	t	Sig.
(Constant)	4.021	1.750		2.298	.024
Sharia Consumer Behavior	.280	.080	.285	3.481	< .001
Sharia Financial Behavior	.361	.076	.389	4.731	< .001
Sales Promotion	.215	.074	.243	2.920	.004

a. Dependent Variable: Paylater Usage

Source: Processed SPSS Data (2026)

Data processing via IBM SPSS Statistics yielded the following multiple linear regression equation:

$$Y = 4,021 + 0,280X_1 + 0,361X_2 + 0,215X_3$$

Description:

Y = PayLater Usage

X_1 = Sharia Consumption Behavior

X_2 = Sharia Financial Behavior

X_3 = Sales Promotion

The regression results indicate that all independent variables had positive coefficients toward PayLater Usage. Among the three predictors, Sharia Financial Behavior showed the strongest standardized coefficient ($\beta = 0.389$), followed by Sharia Consumption Behavior ($\beta = 0.285$) and Sales Promotion ($\beta = 0.243$). This finding suggests that students' PayLater usage is more strongly associated with financial management considerations than with promotional exposure alone. In other words, PayLater usage among FEBI UINSU students reflects not only the influence of digital marketing incentives, but also students' ability to manage expenditure and consider repayment capacity.

4.1.5. Hypothesis Testing

4.1.5.1. t-Test

Table 10. Partial Test Results (t-Test)

Model	B	Std. Error	Beta	t	Sig.
(Constant)	4.021	1.750		2.298	.024
Sharia Consumer Behavior	.280	.080	.285	3.481	< .001
Sharia Financial Behavior	.361	.076	.389	4.731	< .001
Sales Promotion	.215	.074	.243	2.920	.004

a. Dependent Variable: Paylater Usage

Source: Processed SPSS Data (2026)

The partial test results show that Sharia Consumption Behavior, Sharia Financial Behavior, and Sales Promotion each had a positive and significant effect on PayLater Usage. Sharia Financial Behavior produced the strongest partial effect ($t = 4.731$; $p < 0.001$), followed by Sharia Consumption Behavior ($t = 3.481$; $p < 0.001$) and Sales Promotion ($t = 2.920$; $p = 0.004$). These results indicate that PayLater usage is shaped by both internal Sharia-based considerations and external promotional stimuli.

4.1.5.2. F-Test

Table 11. F-Test Results (ANOVA)

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	295.302	3	98.434	32.973	< .001
Residual	280.616	4	2.985		
Total	575.918	7			

a. Dependent Variable: Paylater Usage

b. Predictors: (Constant), Sales Promotion, Sharia Consumer Behavior, Sharia Financial Behavior

Source: Processed SPSS Data (2026)

The F-test results indicate that Sharia Consumption Behavior, Sharia Financial Behavior, and Sales Promotion simultaneously had a significant effect on PayLater Usage, as shown by an F-value of 32.973 and a significance level of $p < 0.001$. This finding confirms that PayLater usage is influenced by the combined role of internal Sharia-oriented behavior and external promotional factors.

4.1.5.3. Coefficient of Determination

Table 12. Coefficient of Determination Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.716	.513	.497	1.72780

a. Predictors: (Constant), Sales Promotion, Sharia Consumer Behavior, Sharia Financial Behavior

b. Dependent Variable: Paylater Usage

Source: Processed SPSS Data (2026)

The Adjusted R^2 value of 0.497 indicates that 49.7% of the variation in PayLater Usage can be explained by Sharia Consumption Behavior, Sharia Financial Behavior, and Sales Promotion. The remaining 50.3% may be influenced by other factors outside the model, such as lifestyle, peer influence, perceived risk, financial self-efficacy, social media exposure, or platform convenience.

4.2. Discussion

4.2.1. The Effect of Sharia Consumption Behavior on PayLater Usage

The findings demonstrate that Sharia Consumption Behavior has a positive and statistically significant effect on PayLater Usage among Generation Z students at the Faculty of Islamic Economics and Business, Universitas Islam Negeri Sumatera Utara. This result provides an important analytical insight because Sharia-oriented consumption values do not necessarily lead students to completely reject PayLater services. Rather, these values appear to shape the way students interpret, justify, and control their use of PayLater within the digital marketplace.

From the perspective of Islamic economics, Sharia Consumption Behavior emphasizes halal consumption, *maslahah*, moderation, and the avoidance of *israf*. Ideally, these principles should encourage consumers to avoid unnecessary consumption and debt-based transactions that may generate financial burden. However, the positive relationship found in this study indicates that students with stronger Sharia consumption awareness may still use PayLater when the service is perceived as useful, manageable, and aligned with practical needs. Therefore, this finding should not be interpreted as evidence that Sharia values encourage consumptive debt. Instead, it suggests that Sharia consumption awareness may function as an internal ethical filter that influences how PayLater is used.

This finding reflects the coexistence between religiosity and digital consumer culture. FEBI students are exposed to Islamic economic education and normative principles concerning *riba*, *gharar*, *israf*, and *maslahah*. At the same time, they are embedded in an e-commerce environment that normalizes deferred payment, digital convenience, and instant purchasing. This dual exposure creates a negotiated form of consumption, in which students do not simply abandon Sharia values, but attempt to reconcile them with the convenience of digital financial services.

This result is consistent with Batubara et al. (2024), who argued that consumers who understand Sharia consumption principles may use PayLater in a more controlled manner. Sulhaini et al. (2025) also emphasized that PayLater intention among young Muslim consumers is influenced not only by religious commitment, but also by convenience, trust, lifestyle, and perceived usefulness. Similarly, Dalem & Nurabiah (2025) showed that financial management, lifestyle, and digital exposure are associated with PayLater usage decisions, indicating that Sharia-oriented consumption awareness operates alongside practical and contextual considerations.

In this regard, Sharia Consumption Behavior should be understood not as an absolute barrier to PayLater adoption, but as a normative mechanism that may encourage more selective, need-based, and restrained usage. Nevertheless, the use of PayLater still requires critical evaluation because conventional PayLater schemes may raise Sharia concerns if their contractual structure, fees, or repayment mechanisms are not clearly aligned with permissible principles in Islamic economics (Iqbal et al., 2025). Thus, the central issue is not merely whether PayLater is used, but whether its use remains consistent with the protection of wealth, avoidance of excessive consumption, and prevention of financial harm.

4.2.2. The Effect of Sharia Financial Behavior on PayLater Usage

The results further indicate that Sharia Financial Behavior has a positive and statistically significant effect on PayLater Usage. Among the three predictors, Sharia Financial Behavior shows the strongest explanatory role. This finding suggests that students' financial management practices, including expenditure planning, repayment consideration, and awareness of debt risk, are central in shaping their decision to use PayLater services.

At first glance, this finding may appear paradoxical. Stronger Sharia Financial Behavior might be expected to reduce PayLater usage because PayLater is closely associated with delayed payment, service fees, and potential debt accumulation. However, the positive effect can be understood by distinguishing between uncontrolled consumptive debt and selective use of digital financial facilities. Students with better Sharia financial behavior may not necessarily avoid PayLater completely, but they may use it more consciously by considering repayment capacity, transaction urgency, and potential financial consequences.

In Islamic economics, debt is not prohibited in absolute terms, provided that it avoids *riba*, prevents harm, and remains proportionate to the individual's financial capacity (A. Karim, 2022). This perspective is consistent with Lestari & Khairunnisa (2024), who found that Sharia financial literacy influences consumptive behavior and PayLater usage. Chaniago and Suwaidi (2024) also showed that financial management behavior is related to Shopee PayLater usage among Generation Z. Therefore, the present study suggests that Sharia Financial Behavior functions as an internal financial control within the digital credit environment.

However, this finding also indicates that Sharia financial awareness does not fully eliminate students' exposure to PayLater adoption. Digital platforms often present PayLater as convenient, flexible, and manageable, thereby reducing the perceived seriousness of debt. PayLater usage may also be driven by situational factors such as student needs, limited income, and payment flexibility, as noted by (Parhan & Burhanudin, 2025). In this context, Sharia Financial Behavior should not only refer to the ability to manage income and expenditure, but also to the ability to critically assess service fees, delayed payment mechanisms, potential *riba* elements, late payment risks, and long-term debt consequences.

This interpretation aligns with (Hanafi Nasution et al., 2025), who emphasized the importance of examining PayLater usage among FEBI students through the lens of Maqashid Sharia, particularly *hifzh al-mal*. The principle of *hifzh al-mal* requires consumers to protect their wealth from financial practices that may create harm, excessive burden, or dependency. Therefore, the positive influence of Sharia Financial Behavior should be understood as evidence that financially aware students may continue to use PayLater, but with greater consideration of risk, repayment capacity, and ethical financial responsibility.

4.2.3. The Effect of Sales Promotion on PayLater Usage

The findings also show that Sales Promotion has a positive and statistically significant effect on PayLater Usage. This result indicates that promotional incentives, such as discounts, cashback, free shipping, flash sales, and installment offers, remain important

determinants of PayLater adoption among Generation Z students. For this demographic group, sales promotion is not merely an additional marketing feature, but part of the digital shopping experience that shapes perceived affordability, urgency, and purchase attractiveness.

This finding is particularly important because sales promotion may weaken the practical application of Sharia-based consumption restraint. Students may understand the importance of avoiding *israf* and unnecessary debt, yet promotional offers can reframe PayLater usage as financially beneficial. Discounts, cashback, and installment schemes may create the perception that using PayLater is a rational and economical decision, even when the purchase is not urgent. In this sense, sales promotion does not merely stimulate consumption; it reshapes how students evaluate financial decisions in digital transactions.

The result is consistent with Aisyah et al. (2023), who explained that Fear of Missing Out and PayLater usage may stimulate impulse buying behavior from the perspective of Maqashid Sharia. Lestari & Khairunnisa (2024) similarly found that sales promotion and transaction convenience may increase young consumers' intention to use PayLater services. Kumar et al. (2024) also found that BNPL features supported by discounts and flexible payment options influence online purchase behavior. In line with this, Mutthaqin et al. (2023) showed that SPayLater usage encourages consumptive behavior among Muslim students, particularly through transaction convenience and promotional attractiveness.

From a critical perspective, Sales Promotion represents an external market stimulus that competes with internal Sharia-based control. While Sharia values encourage moderation, prudence, and the protection of wealth, digital promotions encourage immediacy, emotional response, and opportunity-seeking behavior. This tension explains why students who understand Sharia principles may still be influenced by PayLater promotions. Their decisions are shaped not only by normative religious values, but also by the persuasive architecture of digital platforms.

Accordingly, PayLater usage should be aligned with consumers' repayment capacity to minimize the risk of default and future financial problems (Kasmir, 2019). Strengthening Sharia financial literacy should therefore not be limited to explaining normative prohibitions such as *riba*, *gharar*, and *israf*. It should also develop students' ability to critically evaluate promotional strategies, hidden costs, repayment obligations, artificial demand, and the long-term consequences of deferred payment. This is essential because digital promotions can transform debt-based consumption into an apparently attractive and rational purchasing option.

4.2.4. Simultaneous Effect on PayLater Usage

The simultaneous test shows that Sharia Consumption Behavior, Sharia Financial Behavior, and Sales Promotion jointly have a significant effect on PayLater Usage. The Adjusted R² value of 0.497 indicates that these three variables explain 49.7% of the variation in PayLater Usage. This finding demonstrates that PayLater adoption among FEBI UINSU students is not shaped by a single factor, but by the interaction between internal Sharia-oriented values and external digital market pressures.

This simultaneous finding directly addresses the central paradox of this study. FEBI students are academically exposed to Islamic economic principles and are expected to apply

Sharia values in financial and consumption decisions. However, they are also part of Generation Z, a demographic group that is highly connected to e-commerce platforms, mobile payment systems, digital promotions, and lifestyle-oriented consumption. As a result, their PayLater usage reflects the coexistence between religiosity and digital consumer culture. Sharia values do not disappear, but they operate within a marketplace that continuously promotes convenience, speed, and promotional incentives.

The findings suggest that the relationship between Sharia values and PayLater usage is not simply oppositional. It cannot be assumed that students with stronger Sharia awareness will automatically avoid PayLater services. Instead, this study shows that Sharia awareness, financial discipline, and promotional exposure coexist in shaping practical financial decisions. Students may use PayLater while attempting to justify or control their usage through considerations of need, repayment ability, and perceived benefit.

This interpretation is consistent with Bestari et al. (2023), who highlighted the tension between ideal values and behavioral realities in digital purchasing practices. In the context of this study, the tension appears in students' willingness to use PayLater despite their understanding of Sharia-based financial ethics. Iqbal et al. (2025) also emphasized that PayLater usage among FEBI students should be examined within the perspective of Islamic economics because its compatibility with Sharia principles depends on the structure and consequences of the transaction. Therefore, PayLater usage among Muslim Generation Z students should be understood as a negotiated behavior formed through the interaction between normative religious values and digital consumer culture.

From the perspective of Islamic economics, the main concern is not only whether PayLater is used, but how students evaluate its ethical and financial consequences. The principle of *hifzh al-mal* requires individuals to protect wealth from harmful financial practices, excessive debt, and impulsive consumption. Therefore, PayLater usage should be accompanied by critical awareness of repayment obligations, service fees, potential *riba* elements, and long-term financial risk. As Kasmir (2019) noted in the context of credit management, repayment capacity is essential to minimize default risk and prevent future financial problems.

Overall, the discussion indicates that Islamic economic education needs to move beyond normative understanding toward practical digital financial ethics. Students should not only understand the principles of *riba*, *gharar*, *israf*, and *hifzh al-mal*, but also be able to apply these principles when facing digital promotions, deferred payment schemes, and platform-based consumption. In this sense, Sharia financial literacy should equip Muslim Generation Z consumers with the ability to negotiate between technological convenience and ethical financial responsibility.

5 Conclusion

This study concludes that PayLater Usage among Generation Z students at FEBI UINSU is shaped by the interaction between Sharia-oriented behavior and digital promotional stimuli. Sharia Consumption Behavior and Sharia Financial Behavior positively influence PayLater Usage, indicating that Sharia values do not necessarily prevent students from adopting digital credit services, but may shape more selective and controlled usage. Sales Promotion also plays an important role, showing that digital incentives remain influential in students' financial decisions. The main contribution of this study lies in

explaining PayLater Usage as a negotiated financial behavior that reflects the coexistence of Sharia-based awareness, financial consideration, digital convenience, and promotional pressure. Practically, the findings highlight the need to strengthen Sharia financial literacy through practical digital financial ethics, particularly in evaluating deferred payment schemes, service fees, repayment capacity, and promotional persuasion. This study is limited to FEBI UINSU students and uses purposive sampling with self-reported questionnaire data; therefore, future research should involve broader respondents and examine additional factors such as religiosity, lifestyle, perceived risk, financial self-efficacy, social media exposure, and self-control.

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