

# THE IMPACT OF EASY PAY LATER, LIFESTYLE, AND IMPULSE BUYING ON CONSUMPTIVE BEHAVIOR IN AN ISLAMIC ECONOMIC VIEW

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**Abstract.** This research aims to determine the influence of ease of pay later, lifestyle and impulse buying on student consumptive behavior from an Islamic economic perspective. This research is quantitative research using multiple linear analysis. The population in this study were FEBI UINSU North Sumatra students. The sample in the research was carried out through probability sampling so that 98 respondents were obtained. Data sources were obtained through primary and secondary data. The research results show that the use of pay later, lifestyle and impulse buying significantly influence the consumer behavior of students at the Faculty of Islamic Economics and Business (FEBI) of the North Sumatra State Islamic University (UINSU). The ease of use of the pay later system encourages students to make unplanned purchases, while lifestyles influenced by social trends encourage them to buy goods that are not in accordance with their actual needs. The combination of both with impulsive shopping tendencies results in excessive and unplanned spending. In Islamic law, pay later is said to be usury because there are additional costs involved in the transaction. So pay later is prohibited in Islam according to MUI Fatwa No. 117/DSN-MUI/II/2018 and Surah Ar-Rum Paragraph 39.

**Keywords:** Pay later, lifestyle, impulse buying, consumer behavior.

## I. INTRODUCTION

In this modern era, science and technology continue to develop along with increasingly complex human needs. One of the impacts of this progress is information and communication technology which has an impact on various aspects of human life, including trade and transactions (Islami et al., 2023). Commerce has expanded beyond physical markets to include digital platforms known as e-payments, which use digital wallets and digital currencies known as e-money. Digital payment technology offers a more realistic, efficient and secure perspective on non-cash transactions. Carrying out transactions through non-cash payment techniques, which is sometimes called cashless marketing, is now becoming popular among customers. Now, consumers can make purchases without using actual currency thanks to this cashless payment technique. One of the options is *Pay later*, where goods or services are purchased and payment is made the following month. One of the Indonesian e-commerce sites that offers options *Pay later* is Shopee. With this service, customers can make certain payments as long as the merchant partners with Shopee. The Shopee application is the most widely used e-commerce application because it has many benefits. Consumers often behave impulsively because of the various benefits provided (Siregar, 2022). The public, especially students, now benefits from the existence of a non-cash payment system which allows transactions to be easier, faster, safer and more comfortable. The use of electronic money or e-money by students encourages consumer behavior because transactions become

easier. A preliminary research conducted on a student at UIN North Sumatra revealed that the ease and simplicity of transaction procedures provided by e-money had a major impact on student consumer behavior. Shopee, a mobile-based e-commerce platform that is well known in Indonesia, has an easy-to-use payment system, especially options *Pay later* which appeals to young consumers. Buyers can purchase items now and pay for them later using the method *Pay later*. Buy now and *Pay later* or using the installment payment option are two ways this strategy allows transactions without requiring a down payment. The user chooses the method *Pay later*. You can choose an installment period ranging from three to twelve months. The ease of use of today's payment methods has had a significant impact on the shopping habits of Indonesian consumers, especially the younger generation (Rohayedi & Maulina, 2020). The tendency of people to buy products or services excessively, even though they are not actually needed, is called consumer behavior. This concept is in accordance with the theory put forward by Lina and Rosyid, which states that consumer behavior arises when people make purchases that exceed reasonable needs and are motivated more by excessive desires than needs (Lina et al., 2008). According to Sumartono, consumer behavior is characterized by: buying products because of the lure of gifts; maintain appearance and prestige; only thinking about price, not thinking about benefits or usefulness; following status symbols; and following the advertising model (Julita et al., 2022). Because of their fragile, concrete and easily influenced nature, students are often the

target of marketing campaigns for various industrial products. This can cause various symptoms, such as irrational purchasing behavior in the eyes of the general public (Hasibuan et al., 2024). Students now prefer a consumer lifestyle due to advances in technology and contemporary social interactions. Students often shop online and are attracted to advertisements on social media (Hasanah et al., 2022). UIN North Sumatra students are also vulnerable to consumer behavior trends generated by these things. Consumptive behavior is believed to have a negative impact on the financial stability of generation Z in the future because the majority of FEBI UINSU students currently do not have personal income (Fadhillah & Aisyah, 2024).

Ideas "Pay later" presents a number of issues and concerns when applied to Islamic economics. The distinctive principles of Islamic economics govern all aspects of economic activity, including finance and consumption. The cornerstones of the Islamic economic perspective are fairness, prudence, and sustainability. Thus, it is important to assess the impact of facilities "Pay later" towards consumer behavior from an Islamic economic perspective (Mutthaqin et al., 2023). The Koran and Hadith provide the basis for Islamic economic theory about finance and consumption. These values include avoiding waste, fair treatment, social responsibility, and the prohibition of usury. In the context of "pay first," it is important to think about how this feature influences people's purchasing patterns both individually and collectively, and whether this impact is in line with Islamic economic principles or not (Mutthaqin et al., 2023). Islam discusses human behavior as a whole, including consumption and behavior. One of the principles of Islam, sharia law, is to provide guidelines to prevent human deviation. "Maqashid sharia" is a phrase used by scholars to summarize the objectives of sharia law (Harahap et al., 2023). Online payment transactions, according to some people, have riba aspects and are contrary to Islamic guidelines for online transactions. Verse of the Qur'an Al-Baqarah 127 says, "Allah has permitted trade but has prohibited usury." This verse means that usury cannot be used as a factor when buying or selling. Previous research has found that doing business online can, on the one hand, be convenient and beneficial to society. Without strict cultural and legal principles, these conveniences and benefits can give rise to a culture of distrust and oppression. Islam's constant protection of humans is the reason why Islamic buying and selling adheres to legal norms in accordance with sharia, preventing it from being ensnared in an uncontrollable cycle of greed and injustice (Nur fitria, 2017). The benefits of late payments do not correspond to the level of risk people are willing to take. Post-wage salaries are still not well understood by the general public, especially when considering an Islamic perspective. In order for society to finally understand the purpose of salaries based on the ideal Islamic economy, this question may become a topic for further discussion and examination (Khairunnisa et al., 2022).

Instinctive buying, lifestyle choices, and *Pay later* all of which influence consumer behavior. Research findings (Utami et al., 2023) show that the consumption behavior of residents of Ilir Barat II District, Palembang City is significantly influenced by the use of Shopee Pay. According to research findings (Sari

et al., 2023) the use of lifestyle has a major impact on several aspects of customer behavior. Consumer behavior among students at the Faculty of Islamic Economics and Business (FEBI) of the North Sumatra State Islamic University (UINSU) is influenced by a number of issues related to lifestyle, impulse purchases, and ease of payment at a later date. Because *pay-later* systems make payments easy, students are often encouraged to make impulse purchases because they believe the expense will not immediately impact their finances. If not handled appropriately, this can exacerbate impulse buying behavior and lead to greater financial stress later in life. College students' purchasing behavior is also influenced by social trends and expectations that shape their lifestyles. They often buy items outside their budget because they feel pressured to follow trends or demonstrate their social status, which can lead to waste. Finally, when students find it impossible to control their tendencies to make impulse purchases, the practice of "impulse buying" or also known as "impulse shopping" becomes a serious problem. These impulse purchases often conflict with their financial goals and, if not handled appropriately, can lead to debt and financial stress. (Masrur, 2021).

This research aims to determine the effect of use *pay later*, lifestyle, and *impulse buying* on student consumptive behavior and its laws according to Islamic economics. Research on the impact of convenience *pay later*, lifestyle, and *impulse buying* towards consumer behavior in the Islamic economic view with a focus on variables *impulse buying* and the location at the North Sumatra State Islamic University (UINSU) has several significant differences compared to other studies. First, this research integrates Islamic economic principles, such as the prohibition of usury and wise financial management, in its analysis, which provides a different perspective compared to studies that only focus on secular aspects of consumer behavior. Second, by adding variables *impulse buying*, this research explores the impact of impulsive shopping which may not have been widely researched in the context of Islamic economics. This allows for a deeper understanding of how ease of access to payments and lifestyle influence spontaneous shopping decisions. Lastly, this research is located at the North Sumatra State Islamic University (UINSU), providing specific local context and relevance for the academic community in that environment, which may have different characteristics and consumption patterns than other locations.

The idea behind the transaction technique *Pay later* is to make a purchase now and pay for it later. *Pay later* (56.7%) is the third most popular service, after digital wallets (82.7%) and investment applications (62.4%), according to statistics from the Fintech Report 2019. The low percentage of bank credit card ownership and the increase in e-commerce customers who stable being the main driver of popularity *Pay later* in Indonesia. Apart from its practicality and simplicity, *Pay later* has the following benefits, which make it a favorite alternative payment option among millennials and Generation Z (Prastiwi & Fitria (2021):

1. The procedure is faster and more practical.
2. Payment terms vary (some up to a year), and customer preferences and financial situation can be taken into consideration when choosing a payment term or length.

3. Lots of promotions that attract attention.

According to Ramadhani (2020), before using it, there are several things we need to know, namely:

1. Financial management is disturbed

Ease of features *Pay later* This often creates problems in managing personal finances because of incoming installments.

2. There are additional fees and interest

Without us realizing it, there are other costs associated with features *Pay later* actively incurred, such as subscription fees, installment fees, and other fees.

3. Excessive consumer behavior

Impulse shopping can also occur due to feature use *Pay later* without our knowledge.

4. If you pay late, you will be fined

If we pay after the deadline, we risk being charged and ending up with additional expenses.

5. *Pay later* it does sometimes help in an emergency

However, sometimes this feature can be deceptive. The financial burden will increase little by little gradually.

A. *Lifestyle*

A person's lifestyle is a reflection of their way of life, which includes managing time and finances. A person's hobbies, interests, and routines regarding how they spend and use their time can be considered aspects of their lifestyle. The two main determinants of lifestyle are psychographics and demographics. While psychographic elements are more complicated because they include customers' psychological characteristics, such as values, attitudes, and personality, demographic factors include education level, age, income level, and gender (Sari et al., 2023).

**Impulse buying**

Impulse buying is the practice of purchasing goods impulsively and unplanned. This type of behavior is usually caused by a strong emotional need, when people are attracted to a product and buy it without carefully considering their options or potential consequences.

According to Rook (in Herliyani, 2017: 24), identified four main characteristics of impulse buying. First, spontaneity, namely purchases made in response to unexpected and sudden desires that encourage customers to make instant purchases due to strong emotional reactions to visual cues at the point of sale. Second, strength, compulsion, and intensity, which shows a strong desire to act without delay and ignoring other factors. Third, excitement and arousal, including a sudden tendency to buy accompanied by uncontrollable emotions and strong, exciting, or passionate sentiments. Fourth, apathy towards consequences, namely the temptation to buy is so strong that the detrimental effects of the action are often ignored (Herliyani, 2017).

B. *Consumptive Behavior*

Consumer behavior refers to the way of life of those who like to make impulse purchases with their money. Consumptive behavior, according to Suprayanto (2022), is the tendency of people to buy goods excessively or spontaneously, consume without limits, or both. Supriyanto (2023) defines consumptive behavior as a lifestyle that involves excessive spending without

careful consideration. Supriyanto (2021) categorizes the elements that influence consumer behavior into the following categories:

1. Internal Factors

**self concept**, that is, always buy things according to trends.

2. External factors

**Reference Group:** People can be influenced to make impulsive or wasteful purchases by friends, family, or other social groups.

A number of characteristics or markers of consumer behavior are listed by Sumartono (2002) in Effendi (2016), namely:

a. The product was purchased because it was promised a gift  
People buy products because they want to get additional rewards.

b. Buy a product because of its attractive packaging  
Some consumers use attractive product packaging as the main source of inspiration or justification for purchasing it.

c. Buying products only to maintain appearance and reputation

A person buys things only to maintain his appearance and differentiate himself from others in terms of style and modernity.

d. Buying products based on price (not benefits and uses)  
Sometimes the appeal of expensive items—their elegance and luxury—persuades buyers to buy them.

e. Buying things just to maintain a status symbol.

## II. RESEARCH METHODS

This research uses a questionnaire approach and is quantitative in nature. Students were given a link to a questionnaire created by the author, which they were asked to complete. Academic publications, online data access, and other related information sources were used to collect references and materials for this research. All data mentioned above are quoted to support this research, which is then structured using language consistent with the author's writing style. This research was conducted using an online Google Form. All 2020 students registered at the Faculty of Islamic Economics and Business (FEBI) are the research population. There are 4,270 people living there. Researchers applied the Slovin formula, as follows, to determine the sample for this investigation:

$$n = \frac{N}{1 + Y e s^2}$$

Where :

n = number of samples

N = total population

e = error tolerance limit

So the number of samples taken is as follows:

$$n = \frac{4.270}{1 + 4.270(0,1)^2}$$
$$n = \frac{4.270}{43,7}$$
$$n = 97,7$$

Therefore, a sample of 98 FEBI UINSU students is needed for this research. However, representative samples are selected randomly for sampling. After data collection, the author will carry out instrument tests, especially validity and reliability tests, to determine which statements meet the validity and reliability requirements. This will enable tests of analysis requirements, which include normality, linearity and multicollinearity test stages, to determine whether data analysis for hypothesis testing can be continued or not. Next, the data was analyzed using multiple linear regression analysis using statistical tools, namely IBM SPSS version 23, and a descriptive analysis approach to find out how customers behave.

This research aims to analyze the influence of independent variables (*pay later*, lifestyle, and *impulse buying*) on the dependent variable (consumptive behavior) among students at the Faculty of Islamic Economics and Business (FEBI) of the North Sumatra State Islamic University (UINSU).

### III. RESEARCH HYPOTHESIS

This research focuses on the influence of *paylater* use on the consumer behavior of students at the Faculty of Islamic Economics and Business (FEBI) of the North Sumatra State Islamic University (UINSU). Based on the research focus, the hypothesis formulated is as follows:

1. H01: The use of *paylater* has no effect on consumer behavior.  
 a1: The use of *paylater* influences consumer behavior.
2. H02: Lifestyle has no effect on consumer behavior.  
 a2: Lifestyle influences consumer behavior.
3. H03: *Impulse buying* has no effect on consumer behavior.  
 a3: *Impulse buying* influence on consumer behavior.
4. H04: Use of *paylater*, lifestyle, and *impulse buying* simultaneously has no effect on consumer behavior. a4: *Paylater* usage, lifestyle, and *impulse buying* simultaneously influences consumer behavior.

In this study, the independent variable (X) consists of *paylater* use, lifestyle, *impulse buying*. Meanwhile, the dependent variable (Y) is consumer behavior. This research aims to test whether there is a significant relationship between these independent variables and the consumer behavior of FEBI UINSU students based on analysis of data collected through distributed questionnaires.

### IV. RESULTS AND DISCUSSION

1. Data Instrument Test
  - a. Validation Test

The purpose of a validity test is to assess how well a research questionnaire captures relevant data. The

Pearson product moment correlation approach was used to evaluate the validity of the instrument items in this study. Based on the calculated *r* value compared with the *r* table at a significance level of 0.05, validity requirements are established. Instrument items are considered valid if the *r* count > 0.1671, and invalid if the *r* count < 0.1671. To obtain appropriate findings, statistical calculations were carried out using IBM SPSS Statistics version 23 software (Yunika & Gunawan, 2024).

The results of the research instrument validity test are presented in Table 1 below:

TABLE 2  
 Validity Test

| Pertanyaan                              | R hitung | Sig   | Batas | Keterangan |
|---|----------|-------|-------|------------|
| <b>Variabel Pay later (X1)</b>          |          |       |       |            |
| X1.1                                    | 0,605    | 0,000 | 0,05  | Valid      |
| X1.2                                    | 0,752    | 0,000 |       | Valid      |
| X1.3                                    | 0,723    | 0,000 |       | Valid      |
| X1.4                                    | 0,793    | 0,000 |       | Valid      |
| X1.5                                    | 0,705    | 0,000 |       | Valid      |
| X1.6                                    | 0,699    | 0,000 |       | Valid      |
| X1.7                                    | 0,682    | 0,000 |       | Valid      |
| X1.8                                    | 0,652    | 0,000 |       | Valid      |
| <b>Variabel Gaya Hidup (X2)</b>         |          |       |       |            |
| X2.1                                    | 0,778    | 0,000 | 0,05  | Valid      |
| X2.2                                    | 0,645    | 0,000 |       | Valid      |
| X2.3                                    | 0,707    | 0,000 |       | Valid      |
| X2.4                                    | 0,747    | 0,000 |       | Valid      |
| X2.5                                    | 0,793    | 0,000 |       | Valid      |
| X2.6                                    | 0,678    | 0,000 |       | Valid      |
| X2.7                                    | 0,788    | 0,000 |       | Valid      |
| X2.8                                    | 0,717    | 0,000 |       | Valid      |
| <b>Variabel Impulse buying (X3)</b>     |          |       |       |            |
| X3.1                                    | 0,674    | 0,000 | 0,05  | Valid      |
| X3.2                                    | 0,774    | 0,000 |       | Valid      |
| X3.3                                    | 0,703    | 0,000 | 0,05  | Valid      |
| X3.4                                    | 0,664    | 0,000 |       | Valid      |
| X3.5                                    | 0,725    | 0,000 |       | Valid      |
| X3.6                                    | 0,636    | 0,000 |       | Valid      |
| X3.7                                    | 0,747    | 0,000 |       | Valid      |
| X3.8                                    | 0,758    | 0,000 |       | Valid      |
| <b>Variabel Perilaku Konsumtif (X4)</b> |          |       |       |            |
| Y1                                      | 0,647    | 0,000 | 0,05  | Valid      |
| Y2                                      | 0,712    | 0,000 |       | Valid      |
| Y3                                      | 0,737    | 0,000 |       | Valid      |
| Y4                                      | 0,710    | 0,000 |       | Valid      |
| Y5                                      | 0,747    | 0,000 |       | Valid      |
| Y6                                      | 0,751    | 0,000 |       | Valid      |
| Y7                                      | 0,754    | 0,000 |       | Valid      |
| Y8                                      | 0,737    | 0,000 |       | Valid      |

The significant value of calculated *r* for each item in the independent and dependent variables is less than  $\alpha = 0.05$ , according to the validity test findings shown in Table 1. Because the calculated *r* for each item in the questionnaire used in this study is greater than the *r* table, all item is considered valid.

- b. Reliability Test

Reliability testing is a technique used to evaluate how well a measuring instrument maintains consistent and reliable results over time. Cronbach's Alpha value, determined using IBM SPSS Statistics 23 software, was used in the reliability test of this research (Yunika & Gunawan, 2024).

The following are the results of the reliability test in this research:

TABLE 3  
 Reliability Test

| Variabel               | Cronbach's Alpha | Nilai Kritis | Keterangan |
|------------------------|------------------|--------------|------------|
| Pay later (X1)         | 0,829            | 0,6          | Reliabel   |
| Gaya Hidup (X2)        | 0,620            | 0,6          | Reliabel   |
| Impulse buying (X3)    | 0,774            | 0,6          | Reliabel   |
| Perilaku Konsumtif (Y) | 0,798            | 0,6          | Reliabel   |

Sumber: Data diolah peneliti 2024

The table shows that all variables have Cronbach's Alpha coefficient findings with values greater than 0.6. Therefore, it can be said that all research tools, namely the questionnaire used in this study, are considered reliable and consistent. When an instrument has a Cronbach's Alpha value of more than 0.6, then the instrument is considered to have sufficient internal consistency and can be used with confidence in research measurements.

2. Classical Assumption Test

a. Normality Test

The purpose of the normality test is to determine whether the residuals or confounding variables in the regression model have a normal distribution. This is necessary to guarantee that the findings produced by the regression model are reliable. It may be less accurate to make estimates and draw conclusions from the regression model if the residuals are not regularly distributed (Yunika & Gunawan, 2024).

TABLE 4  
 Normality Test

| One-Sample Kolmogorov-Smirnov Test |                | Unstandardized Residual |
|------------------------------------|----------------|-------------------------|
| N                                  |                | 100                     |
| Normal Parameters <sup>a,b</sup>   | Mean           | .0000000                |
|                                    | Std. Deviation | 2.47664017              |
| Most Extreme Differences           | Absolute       | .081                    |
|                                    | Positive       | .055                    |
|                                    | Negative       | -.081                   |
| Test Statistic                     |                | .081                    |
| Asymp. Sig. (2-tailed)             |                | .107                    |

The Kolmogorov-Smirnov technique is used to test normality based on tables, and is conditioned to be significant (Asymp. Sig. (2-tailed) <  $\alpha$  0.05) to indicate normal distribution. Asymptotic Sig. (2-tailed) = 0.107 > 0.05, based on the data, indicating that the data is

distributed regularly.

b. Multicollinearity Test

To find out whether there is a significant relationship between the independent variables in the regression model, the multicollinearity test is used. Excessive multicollinearity can complicate the estimation of regression coefficients and compromise the validity of findings. IBM SPSS Statistics 23 was used to carry out multicollinearity tests in this study.

The results of the multicollinearity test are shown in the following table:

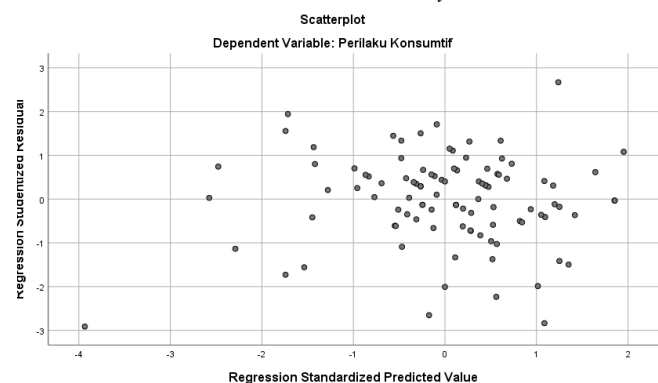
TABLE 5  
 Multicollinearity Test

| Model          | Collinearity Statistics |       |
|----------------|-------------------------|-------|
|                | Tolerance               | VIF   |
| 1 (Constant)   |                         |       |
| Pay later      | .533                    | 1.875 |
| Gaya Hidup     | .974                    | 1.026 |
| Impulse buying | .542                    | 1.846 |

One way to find out whether there is a strong correlation between the independent variables in a regression model is to run a multicollinearity test. The Variance Inflation Factor (VIF) values in the test results are 1.875, 1.026, and 1.846, while the Tolerance value for the variable "Pay later," "Lifestyle," and "Impulse buying" are 0.533, 0.974, and 0.542, respectively. Since there is no visible multicollinearity among the variables (tolerance values are close to 1) and the VIF is below 10, the independent variables in this model can be considered less related and can be used in additional regression analysis.

c. Heteroscedasticity Test

TABLE 6  
 Heteroscedasticity Test



Source: Data processed by researchers in 2024

The purpose of the heteroscedasticity test is to determine whether the residual variance of the regression model is constant or not. Scatterplot, with "Regression Studentized Residual" on the X-axis and "Regression Standardized Predicted Value." on the Y axis, used to determine whether there is heteroscedasticity. The residual variance is uniformly distributed among the expected values if the scatterplot points are randomly distributed and do not form any special pattern. It can be seen from the scatterplot presented that the residual points are distributed randomly and do not follow a regular pattern. This shows that the regression model used does not have heteroscedasticity problems. Therefore, it can be concluded that the assumption of homoscedasticity—that is, constant residual variance—is met.

3. Multiple Linear Regression Analysis

By utilizing two or more independent variables as predictor factors, multiple linear regression analysis is used to predict changes in the dependent variable (Yunika & Gunawan, 2024). Using IBM SPSS Statistics 23 software, multiple linear regression analysis was carried out for this study. The findings are shown in the table below:

TABLE 7  
 Multiple Linear Regression Analysis

| Coefficients <sup>a</sup> |                             |            |                           |       |      |
|---------------------------|-----------------------------|------------|---------------------------|-------|------|
| Model                     | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. |
|                           | B                           | Std. Error | Beta                      |       |      |
| 1 (Constant)              | 9.759                       | 2.501      |                           | 3.903 | .000 |
| Pay later                 | .212                        | .072       | .277                      | 2.959 | .004 |
| Gaya Hidup                | .154                        | .056       | .192                      | 2.767 | .007 |
| Impulse buying            | .730                        | .078       | .866                      | 9.322 | .000 |

a. Dependent Variable: Perilaku Konsumtif

Source: Data processed by researchers in 2024

Based on this table, the regression equation values are obtained as follows:  
 Consumptive Behavior = 9.759 + 0.212 Pay later + 0.154 Lifestyle + 0.730 Impulse buying + and

Based on the multiple linear regression results obtained, it can be interpreted as follows:

- The constant value ( $\beta$ ) is 9.759. This indicates that if the variable value Pay later, Lifestyle and Impulse buying together is 0, the level of Consumptive Behavior will increase by 9.759.
- Regression coefficients for variables Pay later is 0.212. This means that if the assessment score is against Pay later increases by 1 unit, the assessment score for Consumptive Behavior will increase by 0.212. Variable Pay later has a positive influence on consumer behavior.
- The regression coefficient for the Lifestyle variable is 0.154. This means that if the Lifestyle assessment score

increases by 1 unit, the Consumer Behavior assessment score will also increase by 0.154. Lifestyle variables have a positive influence on consumer behavior.

- Regression coefficients for variables Impulse buying is 0.730. That is, if the assessment score is against Impulse buying increases by 1 unit, the assessment score for Consumptive Behavior will also increase by 0.730. Islamic Financial Behavior Variables have a positive influence on Consumptive Behavior.

4. Hypothesis Testing  
 a. T Test (Partial)

TABLE 8  
 Uji T

| Model          | Standardized Coefficients |       |      |
|----------------|---------------------------|-------|------|
|                | Beta                      | t     | Sig. |
| 1 (Constant)   |                           | 3.903 | .000 |
| Pay later      | .277                      | 2.959 | .004 |
| Gaya Hidup     | .192                      | 2.767 | .007 |
| Impulse buying | .866                      | 9.322 | .000 |

Based on these data, information on the results of the T test is as follows:

- Test results Pay later towards Consumptive Behavior shows a significance value of 0.004 (smaller than 5% or 0.05) with a t-value of 2.959. It means Pay later has a positive and significant influence on consumer behavior, so hypothesis H1 is accepted.
- The results of the Lifestyle test on Consumptive Behavior show a significance value of 0.007 (smaller than 5% or 0.05) with a t-count value of 2.767. This means that lifestyle has a positive and significant influence on consumer behavior, so hypothesis H2 is accepted.
- Test results Impulse buying towards Consumptive Behavior shows a significance value of 0.000 (smaller than 5% or 0.05) with a t-count value of 9.322. It means Impulse buying has a positive and significant influence on consumer behavior, so hypothesis H3 is accepted.
- Based on the regression results, the variable "Impulse buying" most dominantly influences consumer behavior with the highest Beta coefficient (0.866) and a t value of 9.322 ( $p < 0.05$ ), indicating a strong and statistically significant influence compared to other variables.

b. F Test (Simultaneous)

The F test in multiple linear regression analysis aims to determine the effect of independent variables simultaneously.

TABLE 9  
 Uji F

| Model        | ANOVA <sup>a</sup> |    |             |        |      |
|--------------|--------------------|----|-------------|--------|------|
|              | Sum of Squares     | df | Mean Square | F      | Sig. |
| 1 Regression | 744.759            | 3  | 248.253     | 39.247 | .000 |
| Residual     | 607.241            | 96 | 6.325       |        |      |
| Total        | 1352.000           | 99 |             |        |      |

Sumber: Data diolah peneliti 2024

As can be observed from the previous table, the significance value is  $0.000 < 0.05$ . Thus, it can be said that the dependent variable, Consumption Behavior, is significantly influenced by the independent variable, *Pay later*, Lifestyle, and Impulse Purchases, either separately or in combination.

c. Coefficient of Determination Test

TABLE 10  
 Determination Coefficient Test

| Model Summary |                   |          |                   |                            |
|---------------|-------------------|----------|-------------------|----------------------------|
| Model         | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1             | .742 <sup>a</sup> | .551     | .537              | 2.51504                    |

a. Predictors: (Constant), *Impulse buying*, *Gaya Hidup*, *Pay later*

Source: data processed by researchers in 2024

In the regression model, the level of adequacy of the independent variable in explaining the dependent variable is shown by the coefficient of determination test, or R<sup>2</sup>. The model summary table shows that the independent variable (*Impulse buying*, Lifestyle, *Pay later*) and the dependent variable have a fairly good relationship, with an R value of 0.742. With an R<sup>2</sup> value of 0.551, these three independent variables cover around 55.1% of the variation in consumer behavior, while other factors outside the model influence the remaining 44.9%.

1. Influence of Use *Pay later* Regarding Consumptive Behavior of FEBI UINSU Students

*Pay later* (X) has a positive and significant influence on consumer behavior (Y), based on the results of the T test. Software from IBM SPSS Statistics 23 is used for data processing. Use *Pay later* has a positive and substantial influence on student consumer behavior, as shown by a significance value of  $0.000 < 0.05$ . Use *Pay later* can cover 28.6% of the variance in consumer behavior, according to the Adjusted R Square value of the linearity test of 0.286, while factors not covered in this study account for 71.4% of the variance. The findings of this research are in line with research conducted in 2023 by Umami et al., which shows that the use of Shopee Pay has a major impact on the purchasing habits of residents in Ilir Barat II District, Palembang City. *Pay later* offers convenience for students to purchase goods and services without having to pay up front, thus having an impact on their purchasing behavior. This expands their purchasing power and often results in non-urgent purchases. As a result, there is a greater temptation to shop, which can lead to a frugal mindset (Julita et al., 2022). Customers can make cashless purchases by using payment providers *Pay later*. Payment can be made in installments within a specified period or at the end of the following month. From an Islamic perspective, debt is initially acceptable but should be used as a last resort after all other possibilities have been exhausted (Aftika et al., 2022).

2. The Influence of Lifestyle on the Consumptive Behavior of FEBI UINSU Students

With a t-calculated value of 2.767, the results of the Lifestyle Test on Consumptive Behavior show a significance value of 0.007 (less than 5% or 0.05). This shows that consumer behavior is significantly and positively influenced by lifestyle. The results of this study are consistent with research by Sari et al. (2023) who found a substantial relationship between lifestyle use and characteristics associated with consumer behavior. These findings suggest that living an overly extravagant lifestyle or simply going with the flow can increase a person's chances of experiencing financial problems along the way. Therefore, to avoid detrimental consumer behavior, it is important for each individual to combine a lifestyle with a strong awareness of financial literacy. Students at UINSU have consumer behavior which is influenced by lifestyle. College students' lifestyles, which include habits, ways of thinking, and daily activities, often motivate them to spend more money, especially when they want to keep up with trends or become more socially acceptable. Students who choose a consumptive lifestyle—such as consuming certain types of goods or hanging out at famous locations—are more likely to engage in wasteful and uncontrolled spending. Social pressure to uphold one's position or reputation among classmates also has an impact on students' consumptive behavior. A consumption-focused lifestyle can encourage the desire to continue purchasing certain products or availing of certain services even when it is not strictly necessary, which can ultimately lead to financial hardship. As a result, in order for students to save money and cultivate a more balanced outlook on life, it is vital that they have a strong understanding of money management and financial literacy.

3. Influence *Impulse buying* Regarding Consumptive Behavior of FEBI UINSU Students

The results of the Impulse Buying test on Consumptive Behavior with a calculated t value of 9.322 show a significance value of 0.000 (less than 5% or 0.05). This shows that impulse buying has a significant and positive effect on consumer behavior. The Faculty of Islamic Economics and Business (FEBI) of North Sumatra State Islamic University (UINSU) tested the influence of impulse buying on student consumer behavior. The results are significant, with a significance value of 0.000, much lower than the threshold of 0.05. This conclusion is strengthened by the calculated t value of 9.322 which shows a fairly large positive correlation between consumer behavior and impulse buying. This means that students' purchasing behavior will be increasingly influenced the greater their tendency to make impulse purchases. These findings suggest that college students' impulse purchases contribute significantly to their tendency to incur unexpected expenses. College students often shop more than they want when they feel pressured to make impulse purchases without considering their needs or budget. Inadequate financial planning and management can result in very high expenses and ultimately financial difficulties. To maintain their financial balance, it is crucial for college students to understand the consequences of impulse buying and develop a plan to control their urges.

#### 4. Influence of Use *Pay later*, Lifestyle, and *Impulse buying* Regarding Consumptive Behavior of FEBI UINSU Students

The f test has a significance value of  $0.000 < 0.05$ . As a result, it can be said that the dependent variable, or consumer behavior, is significantly influenced by independent factors, or *Pay later*, lifestyle, and impulse purchases, both separately and in combination. The combined effect of lifestyle, *Pay later*, and impulse buying on the consumption patterns of FEBI UINSU students is worth **paying** attention to. Students may be encouraged to make impulse purchases because of the system *Pay later* easy to use, as they may not immediately feel the financial consequences of their actions. This often results in impulse purchases and can lead to spending over budget. Students' consumerism is also strongly influenced by their lifestyle, which is shaped by social status and trends. They often buy items that may not suit their actual needs because they feel pressured to follow trends or demonstrate their social status. This lifestyle can lead to waste and impulse shopping when combined with easy access to credit and easy access to payments. Together, these three factors impact students' behavior as consumers. *MemPay later* and living a lifestyle based on social norms can increase their desire to buy, influencing their shopping habits. To prevent the adverse effects of uncontrolled consumer behavior, it is important for students to understand how these three elements influence their purchasing patterns and learn better money management techniques. Service *Pay later* can be considered usury according to the law, which is prohibited if the party *Pay later* request additional components, or "ziyada," from the user first. However, this is not usury and is permissible if *Pay Later* only charges additional fees which are designated as service fees or "ijarah" (Safitri, 2022). However, there is an interest fee associated with using the *Pay Later* function which is separate from the service fee (ijarah) and must be paid by the *Pay Later* party (ziyadah). This is reinforced by MUI Fatwa No. 117/DSN-MUI/II/2018 which states that the minimum interest rate for Shopee *Pay Later* online loans is doubled every month based on the payment tenor chosen, which is a violation of sharia norms. Thus, these interest charges are included in the type of usury which is strictly prohibited in Islamic teachings, as stated in the Al-Qur'an Surah Ar-Rum [30] Verse 39:

وَمَا أُتَيْتُمْ مِنْ رَبِّا لَّيْرُبُوا فِيْ اَمْوَالِ النَّاسِ فَلَا يَرْبُوْا عِنْدَ اللّٰهِ وَمَا أُتَيْتُمْ مِنْ زَكٰوةٍ تُرَبِّدُوْنَ وَجْهَ اللّٰهِ فَاُولٰٓئِكَ هُمُ الْمُضْمَعُوْنَ ﴿٣٩﴾

Meaning: "The usury that you give to increase other people's wealth is not growing in the sight of Allah. As for the zakat that you give with the intention of gaining Allah's approval (meaning) they are the ones who multiply (the reward)."

The Qur'an states in Surah Ar-Rum [30] Verse 39 that usury—giving more money to increase one's wealth—will not be considered beneficial or appreciated by Allah. On the other hand, zakat paid with the aim of appeasing Allah will reap several benefits. This verse highlights the fact that although usury does not lead to spiritual advancement, acts of true

devotion such as zakat do, and Allah bestows upon them many blessings and rewards. Islamic teachings primarily aim to urge believers to distribute their wealth according to their capacity. Since expenses should not exceed income, this may push a person into poverty. (Utami et al., 2023).

#### V. CONCLUSION

Ease of Use of *Pay Later* has a positive and significant influence on the consumer behavior of FEBI UINSU students. This shows that the easier it is for students to use *Pay later*, the higher their tendency to make unplanned purchases. Lifestyle also has a positive and significant influence on the consumer behavior of FEBI UINSU students. Students who follow consumer trends or lifestyles are more likely to spend excessively. Impulse buying has a positive and significant effect on the consumer behavior of FEBI UINSU students. The tendency to make impulse purchases directly impacts college students' spending, increasing the likelihood of unplanned purchases. Together, the use of *pay later*, lifestyle and impulse buying have a significant influence on the consumer behavior of FEBI UINSU students. These three factors interact to influence consumer behavior, where ease of access to payments, trend-following lifestyles, and the urge to shop impulsively together contribute to college students' spending patterns.

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