IEFF
05.03.2026

SUBMITTED
June 2026

REVISED
Juli 2026

ACCEPTED
August 2026

Religiosity, Lifestyle, and Sharia Financial Literacy on Paylater Usage Behaviour

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Abstract: This study aims to analyse the influence of religiosity, lifestyle and Sharia financial literacy on paylater usage behaviour in North Sumatra. This study employs a quantitative approach using a survey method involving 100 students from the Faculty of Islamic Economics and Business at the State Islamic University of North Sumatra who have used or are currently using paylater services. The data were analysed using multiple linear regression with the aid of SPSS. The results indicate that, taken together, all independent variables have a significant influence on 'PayLater' usage behaviour. However, when analysed individually, only religiosity has a significant influence, whilst lifestyle and Sharia financial literacy do not have a significant influence. These findings indicate the existence of a gap between religious values and financial behaviour (value-behaviour gap), whereby a high level of religiosity is not always accompanied by financial practices that conform to Sharia principles. The coefficient of determination of 0.506 indicates that the research model has a reasonably strong explanatory power. This study makes an empirical contribution to understanding the use of 'paylater' services among Muslim students and emphasises that the implementation of religious values and Sharia financial literacy needs to be strengthened in a more practical manner in order to foster financial behaviour that is in line with the principles of Islamic economics.

Keywords: Religiosity, Lifestyle, Sharia Financial Literacy, Financial Behaviour, PayLater

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Cite this as: Harahap, M. R., Hasibuan, R. R. A., & Rahmani, N. A. B. (2026). Religiosity, Lifestyle, and Sharia Financial Literacy on Paylater Usage Behaviour. Islamic Economics and Finance in Focus, 5(3), pp. 188-200. DOI: http://dx.doi.org/10.21776/ieff.2026.05.3.05

INTRODUCTION

Buy Now Pay Later (BNPL) or paylater services, which function as an alternate form of consumer financing, are one example of the rapidly expanding digital financial technology in Indonesia. With these services, customers can purchase products or services first and pay at a prearranged time. According to a Bank Indonesia research from 2024, there are now over 20 million paylater users in Indonesia, a 38% growth from the previous year. The bulk of users are from the 18–25 age group, primarily Generation Z. Meanwhile, the Financial Services Authority (OJK) notes that as of November 2025, the outstanding debt for paylater services stood at Rp26.20 trillion, with approximately 31.47 million user accounts, a 20.34 percent increase compared to the previous year. These figures indicate that paylater services have become one of the fastest-growing digital financing instruments and have the potential to influence the financial behavior of the public, particularly among students.

The growth in the use of paylater services is driven not only by productive needs but is also increasingly utilised to meet everyday consumption needs. According to data from PEFINDO's Credit Bureau, the use of paylater services is dominated by lifestyle transactions and non-essential needs. Indeed, the OJK (2024) reported that around 62 percent of users utilize paylater facilities for consumptive rather than productive purposes. This situation has the potential to increase consumerist behavior, particularly among younger age groups who are relatively easily influenced by developments in digital technology and consumption trends. Various studies also indicate that religiosity, lifestyle, and Islamic financial literacy are factors influencing the use of 'paylater' services. Religiosity can reduce an individual's tendency to use paylater services by strengthening their commitment to religious values (Sulhaini et al., 2025) . Furthermore, lifestyle has a significant influence on the use of paylater services as it is linked to the tendency to seek instant gratification (Mariyani & Risanta, 2025) . On the other hand, Silviana & Sukimin,(2025) emphasise that good Islamic financial literacy can help individuals make wiser financial decisions in accordance with Sharia principles.

North Sumatra Province was selected as the research subject because it is one of the regions with a relatively high level of digital financial service penetration whilst also having a Muslim-majority population. Data from the Ministry of Religious Affairs (2024) shows that approximately 66.9 percent of North Sumatra's population, or around 10.39 million people, are Muslim out of a total population of 15.55 million. This situation is reinforced by the characteristics of the city of Medan as the economic and commercial center of North Sumatra, which has around 1.6 million Muslim residents out of a total population of 2.5 million, and is supported by the presence of more than 1,115 mosques as an indicator of the high level of religious activity among the community (Putra, 2024) . Given these characteristics, people in this region should be more inclined to consider Sharia values in their financial decision-making, including when using paylater services.

Nevertheless, various previous studies still show inconsistent results regarding the influence of religiosity, lifestyle, and Sharia financial literacy on Paylater usage behavior. Some studies conclude that religiosity can curb the use of paylater services, whilst others find that religiosity is not necessarily reflected in financial behavior that aligns with Sharia principles. Similarly, the influence of lifestyle and Sharia financial literacy on Paylater usage behavior continues to yield mixed results across different research samples. Additionally, there is still a dearth of study that looks at all three factors at once within the Muslim community in North Sumatra, especially among students at the State Islamic University of North Sumatra's Faculty of Islamic Economics and Business. This circumstance points to a research gap that needs to be filled in order to fully comprehend the variables impacting the adoption of paylater services.

Based on the aforementioned, it is expected that this study will empirically advance the field of Islamic economics research on digital financial behavior, particularly in relation to the relationship between paylater usage behavior and lifestyle, religion, and Sharia financial literacy. Universities, regulators, and Islamic financial institutions are expected to utilize the study's results to guide their strategies for strengthening the younger generation's internalization of religious values and improving Islamic financial literacy. Therefore, the purpose of this study is to investigate how paylater usage trends in North Sumatra are influenced by Islamic financial knowledge, lifestyle, and religion.

LITERATURE REVIEW

Religiosity

The degree to which a person internalizes and upholds religious principles as demonstrated by their beliefs, worship rituals, religious knowledge, spiritual experiences, and the consequences of these in day to day life is referred to as their religiosity. From an Islamic economic standpoint, religion acts as a moral basis that directs people to engage in economic activities in compliance with Sharia rules, such as abstaining from *riba*, *gharar*, and excessive consumption (*israf*). Consequently, the level of religiosity can influence how a person makes financial decisions, including when using digital financing services such as Paylater. Individuals with a high level of religiosity tend to be more cautious when engaging in financial transactions that may involve usury or consumer debt (Munawarsyah, 2024) . In line with this, Aisyah et al.(2023) state that religiosity influences the behaviour regarding the use of fintech lending services among Muslim communities, as it encourages individuals to consider Islamic consumption ethics before using digital financing. Furthermore, Fazira et al.(2025) emphasise that religiosity is not only related to belief but is also reflected in an individual's commitment to applying Islamic values in every economic decision, thereby ensuring that the use of digital financial services is carried out more responsibly.

In Islam, every economic activity must be based on the principle of justice and must avoid practices prohibited by Sharia. Allah the Almighty states in Surah Al-Baqarah, verse 275, that He has made trade lawful and usury unlawful; this is further emphasised in Surah Al-Baqarah, verses 276 and 278, which command the faithful to abandon the practice of usury. These provisions form the normative basis that every financial transaction must be free from elements that cause harm to either party, including usurious surcharges in debt transactions (Armayani et al., 2021) . Furthermore, Surah Al-Hasyr, verse 18, emphasises the importance of *muhasabah* (self evaluation) and future planning, which encourages individuals to exercise caution before making financial decisions, including when using paylater facilities. Thus, religious values not only govern the relationship between humans and Allah, but also shape economic behaviour that is responsible, rational, and in accordance with Sharia principles.

Based on theoretical discussions and previous research findings, religiosity is understood as an internal factor that plays a role in shaping individual financial behaviour through the reinforcement of spiritual values, ethics, and adherence to Sharia principles. Individuals with high levels of religiosity tend to be more selective in utilising digital financial services, as they take into account aspects of Islamic law, the benefits, and the resulting financial consequences. Therefore, religiosity is thought to influence the use of paylater services; the higher a person's level of religiosity, the greater their tendency to use such services more wisely and in accordance with the principles of Islamic economics.

Lifestyle

Lifestyle refers to an individual's patterns of activity, interests and opinions that reflect how a person lives their life and influence various economic decisions, including the use of digital financial services (Mazruk et al., 2023) . Developments in digital technology, social media and e-commerce have driven changes in people's lifestyles towards consumption patterns that are more practical, faster and oriented towards instant gratification. These conditions have made it easier for people, particularly students, to follow emerging consumption trends within their social circles. Hasanah et al.(2022) explain that lifestyle has a significant influence on students' consumption behaviour due to the pressure to follow trends and fit in with their social circles, whilst Djunaidi et al.(2025) state that lifestyle is one of the determinants in economic decision making as it reflects an individual's patterns of activity, interests and preferences in allocating their income.

In the digital economy era, modern lifestyles are driving individuals to utilise various digital financial services that offer convenience and flexibility in transactions, one of which is the paylater service. The ease of payment, fast transaction processes, and various promotions offered by digital platforms have made ‘pay-later’ an increasingly popular financing alternative amongst the public (Susilowati et al., 2025) . Research by Kamil et al.,(2024) indicates that lifestyles influenced by digital trends and social media can increase the frequency of paylater usage, whilst by Nurbaiti et al.(2023) explains that consumptive behaviour is characterised by a tendency to purchase goods based on desires, following trends, and giving insufficient consideration to needs. Consequently, individuals with increasingly consumptive lifestyles are more likely to utilise paylater services to fulfill both their consumption needs and desires.

From the perspective of Islamic economics, the recommended lifestyle is one of moderation (*wasathiyah*), which involves meeting one’s needs proportionately without engaging in wastefulness (*tabdzir*) or extravagance (*israf*). This principle is emphasised in the Qur’an, Surah Al-Isra’ verses 26–27, which prohibit wastefulness, and Surah Al-A’raf verse 31, which instructs people to eat and drink in moderation without excess. These values form the moral foundation ensuring that every consumption decision is made wisely and responsibly. Consequently, an uncontrolled lifestyle has the potential to increase the tendency to use paylater services, whilst the adoption of a lifestyle in line with the principles of Islamic economics is expected to encourage more rational and sustainable consumption behaviour.

Sharia Financial Literacy

The ability to comprehend, manage, and make financial decisions based on Sharia rules is known as sharia financial literacy. This literacy includes knowledge of financial services and goods that adhere to Sharia law, prudent financial management, and awareness of the prohibitions against *riba*, *gharar*, and *maysir* in economic activities (Afif & Indrarini, 2024) . In the context of modern economic behaviour, Sharia financial literacy plays a vital role in enhancing individuals’ ability to make financial decisions that are rational, responsible and in line with Islamic values (Fadillah et al., 2025) . Individuals with a good level of Islamic financial literacy tend to be able to distinguish between needs and wants and are more selective in utilising digital financial services, including paylater schemes, as they understand both the financial risks and the Sharia implications of each transaction (Arif & Imsar, 2024) .

From an Islamic perspective, financial management must be carried out wisely, proportionately, and without waste. This principle is emphasised in the Qur’an, Surah Al-Isra’ verses 26–27, which prohibits wasteful behaviour (*tabdzir)* as it can be detrimental to both the individual and society. This value forms the basis of Islamic financial literacy, which encourages individuals to manage their wealth responsibly in accordance with their needs and Sharia provisions. Research by Sujatmiko & Kausar (2025) indicates that individuals with a high level of financial literacy are better able to manage their finances and understand the risks associated with using digital credit facilities. Conversely, low financial literacy makes individuals more vulnerable to consumerist behaviour and the excessive use of paylater services. In line with this, the study ‘ Fitriyah &Putri (2024) explains that improving Sharia financial literacy can help the Muslim community make wiser financial decisions, control consumerist behaviour, and ensure that financial activities remain in accordance with Sharia principles.

According to this definition, Islamic financial literacy is the capacity of a person to comprehend and utilize Islamic financial concepts when making financial decisions. Before utilizing paylater services, those with a high degree of Islamic financial literacy are typically more equipped to consider the advantages, dangers, and facets of Sharia compliance. Therefore, Islamic financial literacy is thought to influence paylater usage behaviour; the higher a person’s level of Islamic financial literacy, the greater their tendency to use such services wisely, responsibly and in accordance with the principles of Islamic economics.

PayLater Usage Behaviour

Paylater behaviour refers to individuals’ use of Buy Now Pay Later (BNPL) services as an alternative financing method to acquire goods or services, with payment made at a specified future date. The emergence of these services represents one of the innovations in the rapidly developing fintech sector, in line with the rise in e-commerce and digital transactions in Indonesia. The ease of the transaction process, payment flexibility, and various promotions offered by digital platforms have made paylater increasingly popular amongst the public. But if you do not have good money management abilities, using Paylater might potentially be risky financially (Muslih et al., 2025) . In The Theory of Planned Behavior (TPB) proposed by Ajzen,(1991) is used in this study to explain the behavior related to the use of digital financial services. This theory holds that a person's attitude toward conduct, subjective norm, and perceived behavioral control all influence their intention and decision to engage in an activity.

In addition to being explained through the TPB, the behaviour of using paylater services can also be understood through consumer behaviour theory, which states that the decision to use a product is influenced by psychological, social, and economic factors (Putri et al., 2025) . In the context of the digital economy, ease of access to financing, payment flexibility, and the influence of the social environment encourage individuals to utilise paylater services to fulfil their consumption needs and desires. Amanda Putri & Pradananta (2024) found that the use of pay-later features on online shopping platforms contributes to an increase in students' consumerist behaviour due to the ease of access to finance and flexible instalment schemes. Meanwhile, Salsabilah et al.(2025) explain that the decision to use paylater services is influenced by financial literacy, risk perception, and consumer behavioural characteristics. From an Islamic perspective, consumption behaviour must be based on the principle of balance and avoid excess, as explained in the Qur'an, Surah Al-A'raf, verse 31; therefore, the use of paylater services must continue to take into account aspects of need, financial capacity, and compliance with Sharia principles.

Based on theoretical discussions and the findings of previous research, the behaviour of using paylater is understood as an individual's decision to utilise digital financing services, which is influenced by various psychological, social, economic, and religious factors. In this study, the behaviour of using paylater is positioned as the dependent variable, which is hypothesised to be influenced by religiosity, lifestyle, and Sharia financial literacy. Individuals with a high level of religiosity, a more disciplined lifestyle, and good Sharia financial literacy are expected to be able to make decisions regarding the use of paylater services in a more rational, responsible manner, and in accordance with the principles of Islamic economics (Afrilia et al., 2025)

Theoretical Framework

Based on theoretical reviews and previous research findings, religiosity, lifestyle and Islamic financial literacy are factors suspected of influencing paylater usage behaviour. Religiosity acts as an internal control that encourages individuals to consider Sharia principles in every financial decision. On the other hand, a consumerist lifestyle may make people more likely to use paylater services to satisfy their needs and desires. In the meantime, it is anticipated that Islamic financial literacy will improve people's capacity to prudently handle their money in line with Islamic principles. Considering how these variables relate to one another, the conceptual framework of the study is presented in Figure 1.

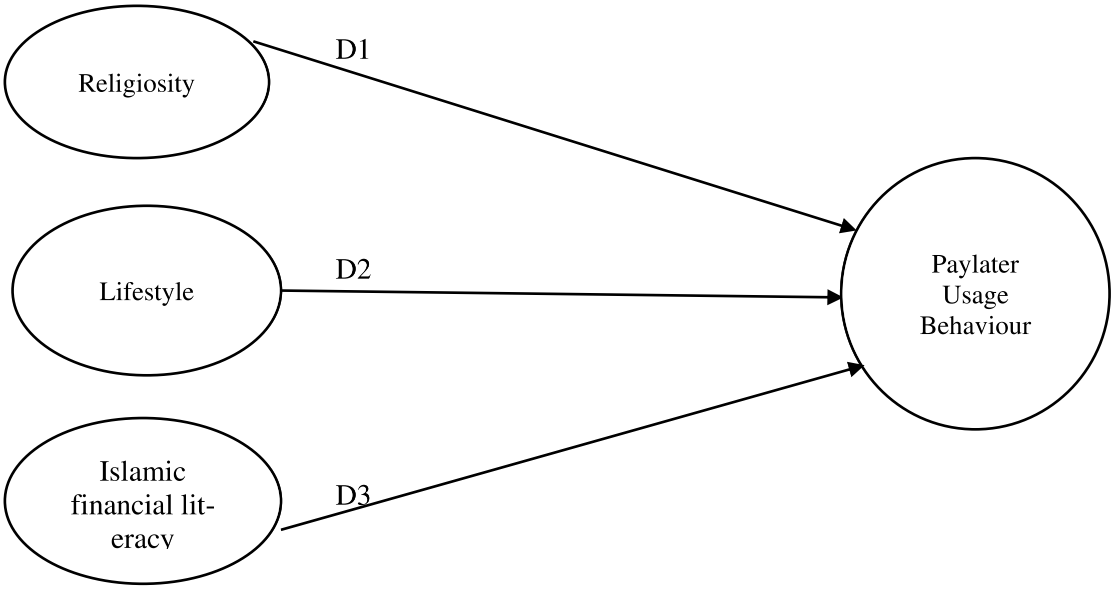

Figure 1. Conceptual Framework

Source: Author (2026)

Hypotheses

Religiosity and PayLater Usage Behaviour

Religiosity is an internal factor that shapes individual behaviour through beliefs, moral values and adherence to religious teachings. From an Islamic economic perspective, individuals with high levels of religiosity tend to be more cautious in using financial products that may contain elements of riba, gharar or consumptive behaviour contrary to Sharia principles. Research findings by (Aisyah et al., (2023); Fazira et al.,(2025); and Munawarsyah,(2024) , indicate that religiosity influences the behaviour regarding the use of digital financial services among Muslim communities. Therefore, the first hypothesis in this study is formulated as follows.

D1: Religiosity influences PayLater usage behaviour.

Lifestyle and PayLater Usage Behaviour

Lifestyle reflects an individual's patterns of activity, interests and opinions that influence consumption decisions. Developments in digital technology, social media and e-commerce have shaped a lifestyle that is increasingly practical and oriented towards instant gratification, thereby driving an increase in the use of PayLater services. Research by Hasanah et al.,(2022) ; Kamil et al.,(2024); and Susilowati et al.,(2025) indicates that lifestyle influences consumer behaviour and decisions regarding the use of PayLater services. Based on this discussion, the second hypothesis is formulated as follows.

D2: Lifestyle influences PayLater usage behaviour.

Sharia Financial Literacy and PayLater Usage Behaviour

The ability to comprehend and use Islamic financial concepts in making financial decisions is known as Islamic financial literacy. People who are well versed in Islamic finance are typically better equipped to weigh the advantages, risks and Sharia compliance before using digital financing services. Research by Afif & Indrarini (2024) ; Arif & Imsar,(2024) ; and Fitriyah & Putri,(2024) indicates that Islamic financial literacy contributes to the development of more responsible financial behaviour. Therefore, the third hypothesis in this study is formulated as follows.

D3: Sharia financial literacy influences PayLater usage behaviour.

RESEARCH METHOD

This study analyzes the impact of lifestyle, religion, and Islamic financial literacy on PayLater usage behavior using a quantitative methodology and survey method. Because it allows for the objective examination of correlations between variables thru statistical analysis, the quantitative method was selected (Soegiyono, 2011) . The study included current students who had previously used paylater services at the Faculty of Islamic Economics and Business at the State Islamic University of North Sumatra. The sample size for this study was determined using the Slovin formula with a 10% margin of error. Based on a population of 4,014 students from the State Islamic University of North Sumatra's SIPANDAI student information system, the sample size calculated using the Slovin formula is as follows:

$$n = \frac{\mathrm{N}}{1 + N(e)^2}$$
$$n = \frac{4014}{1 + 4014(0{,}10)^2}$$
$$n = \frac{4014}{1 + 40.14}$$
$$n = \frac{4014}{41.14}$$
$$n = 97.5$$

Purposive sampling was used to determine the research sample, which consisted of 100 respondents who satisfied the study's requirements. Using a five-point Likert scale that was developed based on the indications for each research variable, questionnaires were distributed in order to gather primary data. IBM SPSS Statistics version 26 was then used to analyze the data using multiple linear regression analysis, instrument quality testing (validity and reliability), classical assumption tests including normality, multicollinearity, and heteroscedasticity, and descriptive statistical analysis. The partial test (t), simultaneous test (F), and coefficient of determination (R^2) were used in hypothesis testing to ascertain the impact of Islamic financial literacy, lifestyle, and religiosity on "paylater" usage behavior.

RESULTS AND DISCUSSION

Respondent Characteristics

Purposive sampling was used to choose 100 current students from the State Islamic University of North Sumatra's Faculty of Islamic Economics and Business as respondents for this study. All respondents were Muslim and users of paylater services; consequently, all data obtained were consistent with the study's objective of analysing the influence of religiosity, lifestyle, and Islamic financial literacy on paylater usage behaviour. These characteristics indicate that the respondents had a homogeneous background and met the established criteria, meaning the data obtained were deemed relevant for explaining the relationships between the variables under investigation.

Table 1. Respondent Characteristics

Criteria	Category	Frequency	Percentage
Religion	Islam	100	100%
Gender	Male	46	46%
	Female	54	54%
Active Students	Semester 3	19	19%
	Semester 5	29	29%

	Semester 7	52	52%
Paylater users	Active	100	100%
	Inactive	0	

Source: Data from the author (2026)

Data Validity Test Results

Table 2. Validity Test

Variable	Question Item	Total Correlation	R Table	Notes
Religiosity (X1)	X1.1	0.600	0.196	Valid
	X1.2	0.605	0.196	Valid
	X1.3	0.471	0.196	Valid
	X1.4	0.536	0.196	Valid
	X1.5	0.596	0.196	Valid
Lifestyle (X2)	X2.1	0.750	0.196	Valid
	X2.2	0.655	0.196	Valid
	X2.3	0.585	0.196	Valid
	X2.4	0.498	0.196	Valid
	X2.5	0.533	0.196	Valid
Islamic Financial Literacy (X3)	X3.1	0.338	0.196	Valid
	X3.2	0.647	0.196	Valid
	X3.3	0.645	0.196	Valid
	X3.4	0.654	0.196	Valid
	X3.5	0.539	0.196	Valid
PayLater Usage Behaviour (Y)	Y1.1	0.729	0.196	Valid
	Y1.2	0.761	0.196	Valid
	Y1.3	0.394	0.196	Valid
	Y1.4	0.726	0.196	Valid
	Y1.5	0.696	0.196	Valid

All items in the variables of religion (X1), lifestyle (X2), Sharia financial literacy (X3), and paylater usage behavior (Y) had calculated r values greater than the table r value, which is 0.196, according to the validity test results. As a result, the complete research tool is considered legitimate and appropriate for use in additional investigation.

Hypothesis Testing

Table 3. T-test

Variable	Coefficient	Sig
Religiosity	6.291	.000
Lifestyle	1,745	.084
Sharia Financial Literacy	0.306	.760

Source: Data Processing (2026)

The religiosity variable had a significance value of 0.000 < 0.05, a coefficient of 0.603, and a computed t-value of 6.291, according to the regression analysis results. This suggests that paylater usage behavior is positively and significantly impacted by religiosity. With coefficient values of 0.176 and 0.036, respectively, the lifestyle and Sharia financial literacy variables received significance values of 0.084 and 0.760 > 0.05. This suggests that paylater usage behavior is not significantly impacted by either of these factors.

Table 4. F-test

Model	Coefficients	Sig
Regression	32.770	.000

Source: Data Processing (2026)

With a significance level of 0.000, the computed F-value based on the ANOVA analysis was 32.770. Since this significance value is less than 0.05 (0.000 < 0.05), it can be said that paylater usage behavior is significantly influenced by lifestyle, religion, and Sharia financial knowledge. However, not every variable is relevant when taken into account separately.

As a result, the study's regression model is suitable (fits) to describe how the independent and dependent variables relate to one another.

Table 5. R-squared Test

R	R-Square	Adjusted R-Square	Standard Error of the Estimate
.711[a]	.506	.491	1.16083

Source: Data Processing (2026)

An R-squared value of 0.506 was obtained from the analysis of the Model Summary table. This indicates that 50.6% of the variation in paylater usage behavior in this study can be attributed to the variables of lifestyle, religion, and Sharia financial knowledge. Other factors not included in this study, such as money, the impact of the social environment, ease of access to technology, and other psychological factors, have an impact on the remaining 49.4%.

Additionally, the model's explanatory power stays at 49.1% after accounting for the number of variables in the model, indicating a reasonably good level of explanatory power, according to the Adjusted R-squared value of 0.491.

The Influence of Religiosity on Paylater Usage Behaviour

The research findings indicate that religiosity has a positive and significant influence on paylater usage behaviour. These findings suggest that religiosity is one of the factors considered by students when making decisions regarding the use of digital financing services. From an Islamic economic perspective, religiosity acts as an internal control mechanism that encourages individuals to consider aspects of halal, the prohibition of usury, and responsibility in every economic activity. These results are consistent with the research Aisyah et al., (2023), Fazira et al.,(2025), and Munawarsyah,(2024) , which states that religiosity influences the behaviour regarding the use of digital financial services among Muslim communities. Nevertheless, these findings also indicate the existence of a value behaviour gap that is, a discrepancy between the religious values held and their implementation in economic behaviour. Students may possess a high level of religiosity and understand the principles of Islamic economics, yet still use paylater services due to the convenience of transactions, consumption needs, or efficiency in meeting daily requirements. This phenomenon is reinforced by the research by Miranda, (2024) , which shows that the majority of students understand the prohibition on usury in paylater transactions but still utilise such services. Aji et al(2024) also explain that religious values will only effectively shape behaviour if accompanied by a strong commitment to implementing religious teachings. Thus, religiosity has been shown to influence paylater usage behaviour; however, this influence has not yet been sufficient to entirely eliminate the tendency to use such services in daily life.

The Influence of Lifestyle on Paylater Usage Behaviour

The results of the study also show that paylater usage behavior is not significantly influenced by lifestyle. These results contrast with those of studies by Hasanah et al.,2022), Kamil et al.,(2024), Resky et al.,(2025), and Susilowati et al.,(2025) , which claim that customer behavior and the choice to utilize paylater services are influenced by lifestyle. The comparatively homogeneous qualities of the respondents students with a background in Islamic economics from the State Islamic University of North Sumatra's Faculty of Islamic Economics and Business are assumed to have contributed to these disparities. These shared characteristics mean that variations in the respondents' lifestyles are not particularly significant, and thus do not have a significant influence on paylater usage behaviour. Furthermore, the decision to use paylater services among the respondents in this study is thought to be influenced more by considerations of transaction convenience, payment flexibility, and immediate needs than by their lifestyle patterns.

The Influence of Sharia Financial Literacy on Paylater Usage Behaviour

Sharia financial literacy also did not have a significant influence on paylater usage behaviour. This finding suggests that an understanding of Sharia financial principles is not necessarily directly implemented in everyday financial behaviour. These research findings are consistent with the study by Ningrum & Hermawan (2025) , which states that financial literacy needs to be supported by other factors, such as self-control, in order to effectively influence financial behaviour. Although respondents possessed knowledge regarding the prohibition of usury, debt management, and the principles of Islamic finance, these factors were not yet strong enough to influence their decisions regarding the use of paylater services. This situation indicates that the respondents' Islamic financial literacy remains at a cognitive level and has not yet been fully internalised into their financial behaviour.

Paylater Usage Behaviour

Overall, the study's findings reveal that while lifestyle and Islamic financial literacy do not significantly affect paylater usage behavior among students at the State Islamic University of North Sumatra's Faculty of Islamic Economics and Business, religiosity does. These findings reinforce Ajzen's Theory of Planned Behaviour (1991) , which explains that individual behaviour is influenced by various factors not only knowledge and attitudes, but also perceptions of control and the environmental conditions faced. This study makes an empirical contribution by demonstrating that religiosity still plays a role in shaping paylater usage behaviour; however, this influence has not yet been sufficient to fully bridge the gap between religious values and economic practices (the value behaviour gap). On the other hand, lifestyle and Islamic financial literacy have not yet emerged as dominant factors in explaining paylater usage behaviour; consequently, there is a possibility that other factors such as ease of access to services, perceived benefits, self-control, or social influence may be at play and require further investigation in subsequent research.

CONCLUSION AND RECOMMENDATIONS

Conclusion

According to the research findings, among students at the State Islamic University of North Sumatra's Faculty of Islamic Economics and Business, religiosity, lifestyle, and Islamic financial literacy all significantly influence paylater usage behavior, accounting for 50.6% of the total. Other factors outside the research model influence the remaining portion. Partially, only religiosity has a positive and significant influence, indicating a gap between the religious values held and actual financial practices, where a high level of religiosity does not automatically encourage behaviour in line with Sharia principles. Meanwhile, lifestyle and Sharia financial literacy did not show a significant influence, suggesting that these two factors have not yet become key determinants in decisions regarding the use of paylater services. These findings confirm that an understanding of religious values and financial literacy alone is insufficient to shape financial behaviour in accordance with Islamic principles; therefore, a more comprehensive approach is required through the strengthening of self-control, the deep internalisation of values, and financial education that is practical and contextually relevant.

Recommendations

Based on the research findings, students are expected to internalise religious values and apply Sharia financial principles in every financial decision so that the use of paylater services is carried out more wisely. For higher education institutions, these research findings can serve as input to strengthen Sharia financial literacy education that is oriented towards shaping financial behaviour. In order to get more thorough results, it is advised that future research incorporate more variables, such as self-control, perceived rewards, or social impact, and broaden the sample size.

Implications

The study's findings show that while lifestyle and Islamic financial literacy have not yet had a major influence on paylater usage behavior, religiosity still does. These results imply that additional factors outside the purview of this study also have an impact on paylater usage behavior. In practical terms, it is hoped that these findings will serve as input for higher education institutions in strengthening Islamic financial literacy education, which should be oriented not only towards increasing knowledge but also towards shaping financial behaviour in accordance with the principles of Islamic economics.

Limitations

There are a number of limitations to this study. First off, the results cannot yet be broadly applied because the respondents were only students from the State Islamic University of North Sumatra's Faculty of Islamic Economics and Business. Secondly, this study only looked at lifestyle, Islamic financial literacy, and religion as variables affecting the adoption of paylater services. Thirdly, the data were collected via a questionnaire; consequently, respondents' answers depend on their individual perceptions and honesty.

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