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THE EFFECTS OF INCOME AND ISLAMIC LIFESTYLE ON CONSUMPTIVE BEHAVIOR IN THE USE OF SHOPEE PAYLATER: A STUDY IN SETIABUDI DISTRICT

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Abstract

The development of digital technology has driven the increasing use of paylater services, including Shopee PayLater, which has the potential to trigger consumer behavior in urban communities. This study aims to analyze the influence of income and Islamic lifestyle on the consumer behavior of Shopee PayLater users in Setiabudi District. The research method uses a quantitative approach with a survey of 100 respondents. Multiple linear regression analysis shows that income (X1) and Islamic lifestyle (X2) have a negative and significant effect on consumer behavior (Y), with the regression equation Y = 32.509 – 0.409X1 – 0.502X2. The R^2 value of 0.505 indicates that 50.5% of consumer behavior is influenced by these two variables.

Keywords: *Income, Islamic Lifestyle, Consumptive Behavior, Shopee PayLater*

1. Introduction

Shopee PayLater is one of the paylater options offered by the e-commerce platform Shopee, allowing users to make online purchases with the option of paying at a later date. Shopee PayLater offers a loan product with a 10% initial loan rate, with no minimum transaction requirements. (Selvi et al., 2023)

According to (Luas et al., 2023), consumer behavior occurs when people purchase or use products without rational consideration, often becoming addicted to

consumerism and focusing on desires rather than needs. Therefore, based on this expert opinion, it is concluded that consumer behavior involves the acquisition and use of products without rational evaluation, thus prioritizing desires over needs.

Consumer behavior is shaped by various factors, including internal factors such as lifestyle, personality, and knowledge, as well as external factors such as social status, family, culture, and situation. Furthermore, aspects of consumer behavior include impulsive purchases, which are made emotionally without consideration, and wastefulness, which involves wasting funds without considering needs (Hanum, 2017) .

A person's consumer lifestyle can be influenced by several factors, including internal and external factors. Internal factors are psychological. Motivation is one psychological factor that influences a person's consumer lifestyle. When people are highly motivated to purchase a product, good, or service, they tend to do so without rational considerations. External or environmental factors are factors that originate outside the individual (Pulungan & Febriaty, 2018) .

Islam strives to protect humanity at all times, ensuring that Islamic trading laws are in accordance with Islamic principles, preventing them from falling into the trap of excessive greed and injustice. The numerous risks stem from the advantages of Shopee PayLater and the lack of understanding surrounding it. Therefore, the author aims to determine the impact of Islamic income and lifestyle on consumer behavior in using Shopee PayLater.

2. Literature review

2.1. Shopee Paylater

Buy Now Pay Later, or better known as *PayLater,* is a new and attractive payment method option for the public, especially those with limited financial resources to make purchases or use services. *Shopee* is one such *platform. marketplace* that has *PayLater facility* as an alternative payment method with the name of the payment method feature, namely *Shopee PayLater* or more often called *SPayLater* (Purnamasari et al., 2021:421) .

2.2. Income

Income is defined as income received through activities, efforts, and work. It can also be obtained from the sale of products to the market (Abdul Hakim, 2018) . Eldon Hendriksen, in Moh. Mukhsin et al., 2020, defines income as follows: the basic concept of income is the flow process of creating goods and services over a period of time.

2.3. Islamic Lifestyle

A halal lifestyle is defined in Islam as one that follows and implements Islamic values. All activities and practices are based on Islamic values and norms derived from the Quran and Hadith. Therefore, a halal lifestyle demonstrates attitudes and behaviors that incorporate Islamic values into all activities, including social, economic, cultural, and other activities. (Rohim & Priyatno, 2021).

2.4. Consumer Behavior

According to Sumartono (Dikria O. And W. Mintarti US, 2016) consumptive behavior is defined as an act of using a product that is not complete, meaning that not

all the products used have been used, someone has used the same type of product from another brand or can be said, buying goods because of the prizes offered or buying a product because many people use the goods. In addition, consumptive behavior is defined as the process of searching, buying, using, evaluating, and acting on the consumption of products, services or ideas in the hope of fulfilling needs (Nitisusastro, in Wahyuni Rika et al., 2019).

3. Research methods

This research used quantitative methods. Quantitative methods are used to analyze research data and obtain results from hypothesis testing (Suriani et al., 2023) .

According to data from BPS Setiabudi (Yendi, 2023), the population in Setiabudi District was recorded at 2,235,606.

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

Information:

n = Number of Samples

N = Total Population

e = Error Tolerance Limit/Error Level (10% or 0.1)

So the samples in this study are:

$$n = \frac{2.235.606}{1 + \ 2.235.606\ (0.1)^2}$$

$$n = \frac{2.235.606}{1 + 2.235.606(0{,}01)}$$

$$n = \frac{2.235.606}{22.357{,}06} = 99.995 \rightarrow 100 \text{ (rounded)}$$

In this study, the sample was drawn using a non-probability sampling technique using a purposive sampling approach. Purposive sampling is a sampling method using specific criteria. The respondent criteria determined by the researcher are:

1. People who use Shopee Paylater
2. People who have income

4. Results and Discussion

A. Classical Assumption Test

1) Normality Testing

The normality test for this study used the One Sample Kolmogorov-Smirnov Test. The test criteria were based on comparing the significance value and the alpha value (0.05). The following are the results of the normality test using the Statistical Product and Service Solution (SPSS) version 30.0:

Table 1. One-Sample Kolmogorov-Smirnov Test for Normality

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters [a,b]	Mean	.0000000
	Standard Deviation	2.31391455
Most Extreme Differences	Absolute	.067
	Positive	.067
	Negative	-.055
Test Statistics		.067
Asymp. Sig. (2-tailed)		.200 [c,d]

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Source: Primary Data Processed by SPSS 30.0, 2025 (Data Processed by Researchers)

The table above shows that the significance value (0.200) is greater than the alpha value (0.05), indicating that the entire research data is normally distributed. This indicates that the data used minimizes bias in estimating the sample relative to the population, making it suitable for use as research data.

2) Multicollinearity Test

This study used the collinearity statistical test technique to test multicollinearity. The test criteria were to compare tolerance and VIF values. The following are the results of the multicollinearity test using Statistical Product and Service Solution (SPSS) version 30.0:

Table 2. Multicollinearity Test

Coefficients [a]

		Collinearity Statistics	
Model		Tolerance	VIF
1	Income	.988	1,012
	Islamic Lifestyle	.988	1,012

a. Dependent Variable: Consumptive Behavior

Source: Primary Data Processed by SPSS 30.0, 2025 (Data Processed by Researchers)

The table above shows that the Tolerance value (0.988) is > 0.10 and the VIF value (1.012) is < 10. This means that the overall independent variable data is free of multicollinearity. This indicates that the regression model used does not have a strong relationship between the independent variables, making it suitable for use as research data.

3) Heteroscedasticity Test

This study used the Glejser test for heteroscedasticity. The test criteria were compared by comparing the significance value and the alpha value (0.05). The following data shows the results of the heteroscedasticity test using the Statistical Product and Service Solution (SPSS) version 30.0:

Table 3. Heteroscedasticity Test

Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	.926	1,983		.467	.642
	Income	-.033	.067	-.050	-.490	.625
	Islamic Lifestyle	.117	.083	.143	1,411	.161

a. Dependent Variable: ABS_RES

Source: Primary Data Processed by SPSS 30.0, 2025 (Data Processed by Researchers)

The table above shows that the significance values for the income variable (0.625) and the Islamic lifestyle variable (0.161) are greater than the alpha value (0.05). This indicates that the overall independent variable data does not exhibit heteroscedasticity. This indicates that the regression model used has no bias in its estimation, making it suitable for use as research data.

B. Multiple Linear Regression Test

Multiple linear regression analysis aims to determine the influence of income and Islamic lifestyle on consumer behavior in the use of Shopee PayLater, both partially and simultaneously. The multiple linear regression analysis in this study uses the following equation:

$$Y = \alpha + b\,1\ X1 + b\,2\ X2$$

The following are the results of multiple linear regression testing using the Statistical Product and Service Solution (SPSS) version 30.0:

Table 4. Multiple Linear Regression Testing

Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	32,509	1,784		18,219	.000
	Income	-.409	.072	-.426	-5,656	.000
	Islamic Lifestyle	-.502	.084	-.449	-5,955	.000

a. Dependent Variable: Total_Y1

Source: Primary Data Processed by SPSS 30.0, 2024 (Data Processed by Researchers)

From the data above, the following equation results were obtained:

$$Y = 32.509 - 0.409 X1 - 0.502 X2$$

a. Constant Value

The constant value (α) is positive at 32.509, meaning that if income (X1) and Islamic lifestyle (X2) = 0, then consumer behavior (Y) in Menteng Atas Village is 32.509.

b. Income

The coefficient value of X1 (b1) for income is negative, namely -0.409, which means that if income increases by 1%, it will reduce consumer behavior using paylater by 0.273 or 27.3%. The negative sign indicates that income has a unidirectional influence between the independent and dependent variables.

c. Islamic Lifestyle

The coefficient value of X2 (b2) for Islamic lifestyle is negative, at -0.502, which means that if Islamic lifestyle increases by 1%, it will decrease consumer behavior using paylater by 0.502 or 60.1%. The negative sign indicates that Islamic lifestyle has a unidirectional influence on the independent and dependent variables.

C. Hypothesis Testing

1) Partial Hypothesis Test (T-Test)

This study's partial hypothesis testing used a t-test technique to determine the partial influence of income and Islamic lifestyle variables on consumer behavior in Shopee PayLater usage. The following are the results of the partial hypothesis testing using Statistical Product and Service Solution (SPSS) version 30.0:

Table 5. T-test

Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	32,509	1,784		18,219	.000
	Income	-.409	.072	-.426	-5,656	.000
	Islamic Lifestyle	-.502	.084	-.449	-5,955	.000

a. Dependent Variable: Consumptive Behavior

Source: Primary Data Processed by SPSS 30.0, 2025 (Data Processed by Researchers)

1. From the data above, it is known that the t-count value (-5.656) < the t-table value (1.661) and the significance value (0.000) < the alpha value (0.05). This means that income has a negative and significant effect on consumer behavior in Setiabudi District. Thus, it can be stated that H1 is accepted.
2. From the data above, it is known that the t-value (-5.955) < the t-table value (1.661) and the significance value (0.000) < the alpha value (0.05). This means

that the Islamic lifestyle has a negative and significant effect on consumer behavior in Setiabudi District. Thus, it can be stated that H2 is accepted.

2) Simultaneous Hypothesis Test (F Test)

This study's simultaneous hypothesis testing used the F-test technique, which aims to determine the simultaneous influence of income and Islamic lifestyle variables on consumer behavior in Setiabudi District. The following are the results of the simultaneous hypothesis testing using the Statistical Product and Service Solution (SPSS) version 30.0.

Table 6. F Test

ANOVA [a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	562,684	2	281,342	51,485	.000 [b]
	Residual	530,066	97	5,465		
	Total	1092,750	99			

a. Dependent Variable: Consumptive Behavior

b. Predictors: (Constant), Islamic Lifestyle, Income

Source: Primary Data Processed by SPSS 30.0, 2025 (Data Processed by Researchers)

From the data above, it is known that the calculated F value (51.485) > F table (3.09) and the significance value (0.000) < alpha value (0.05). This means that income and Islamic lifestyle have a significant and negative influence on consumer behavior in Setiabudi District. Thus, it can be stated that H3 is accepted.

3) Coefficient of Determination Test

The coefficient of determination analysis aims to determine the percentage contribution of income and Islamic lifestyle to consumer behavior in Setiabudi District. The following are the results of the coefficient of determination test using the Statistical Product and Service Solution (SPSS) version 30.0 program:

Table 7. Testing the Coefficient of Determination

Model Summary

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.718 [a]	.515	.505	2.33765

a. Predictors: (Constant), Islamic Lifestyle, Income

Source: Primary Data Processed by SPSS 30.0, 2025 (Data Processed by Researchers)

The table above shows an R-squared value of 0.505. This value indicates that consumer behavior is influenced by income and an Islamic lifestyle by 50.5%, while other variables influence the remaining 49.5%.

5. Conclusion

Based on the results of research and discussion regarding " The Influence of Income and Islamic Lifestyle on the Consumptive Behavior of Shopee PayLater Users in Setiabudi District ", several conclusions can be drawn as follows:

1. The partial test results for H1 indicate that income in the Setiabudi District community has a negative and significant effect on consumer behavior in using Shopee PayLater. The partial test results (t-test) indicate that the higher an individual's income, the lower their consumer behavior in using Shopee PayLater. This indicates that people with higher incomes tend to be more rational in managing their finances, prioritizing needs over wants, and having better financial control.
2. The partial test results for H2 indicate that the Islamic lifestyle variable has a negative and significant effect on consumer behavior in Shopee Paylater usage. The higher the adoption of an Islamic lifestyle (such as living simply, avoiding waste, paying zakat, and choosing halal transactions), the lower the level of consumer behavior.
3. The results of simultaneous testing of H3 p income and Islamic lifestyle have a significant influence on consumer behavior. The F-test results show that both independent variables jointly influence consumer behavior, with a coefficient of determination (R^2) of 0.505. This means that 50.5% of the variation in consumer behavior can be explained by income and an Islamic lifestyle, while the remaining 49.5% is influenced by other factors such as financial literacy, digital promotion, and social influence.

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