

Influence of Spaylaters, Lifestyle, and Religiosity on Purchasing Decisions: A Case Study on Shopee



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ABSTRACT: This study examines the impact of Shopee PayLater—a buy-now-pay-later service offered by the Shopee marketplace, also known as SPayLater—and lifestyle on purchasing decisions, with religiosity as a moderating variable. The research focuses on Shopee users aged 17 and above in Mataram City who have made transactions using Paylater. Primary data was collected through an online questionnaire (Google Forms) from 100 respondents and analyzed using SmartPLS 4. The findings reveal that SPayLater and lifestyle positively influence purchasing decisions. However, religiosity does not significantly moderate the relationship between SPayLater/lifestyle and purchasing decisions. This suggests that consumers' religious beliefs do not alter the effect of Paylater usage or lifestyle factors on their credit-based purchasing behavior. These results contribute to the understanding of digital consumer behavior and provide insights for e-commerce platforms in designing targeted marketing strategies, particularly in markets where religiosity is presumed to influence financial decisions.

KEYWORDS: SPayLater, Lifestyle, Religiosity, Purchasing Decision, Shopee

I. INTRODUCTION

The rapid evolution of technology has reshaped economies, societies, and consumer behavior, with e-commerce standing at the forefront of this digital revolution. Romindo et al. (2024) describe e-commerce as the use of digital systems to conduct trade in goods, services, and information. A dominant force in this space is the online marketplace—a platform that bridges sellers and buyers, as noted by Pradana and Abdurrahman (2021), revolutionizing transactions through digital efficiency.

Shopee's PayLater feature, also known as SPayLater, which enables users to defer payments for purchases, has gained widespread popularity due to its convenience. Indonesia, with its predominantly Muslim population, has emerged as a key market for this service, recording 79.92 million pay-later users in 2023 (OJK data). The sector has demonstrated remarkable growth, with an average annual expansion rate of 144.35%, a trend expected to continue given strong consumer demand.

The accessibility of digital credit services like SPayLater has significantly influenced spending patterns, particularly among younger demographics. These buy-now-pay-later (BNPL) platforms enable purchases through credit limits with deferred or installment payments, potentially encouraging discretionary spending over necessity-based consumption. Ahmad et al. (2024) argue that such convenience fosters habitual consumption patterns that may develop into compulsive shopping behaviors. This phenomenon raises critical questions about the extent to which SPayLater contributes to the normalization of excessive consumption in contemporary consumer culture.

Indonesia's prevalent culture of conspicuous consumption, particularly through social media displays of luxury, has significantly influenced youth purchasing behavior toward desire-driven rather than need-based consumption. This trend persists despite Islamic financial principles prohibiting usury (riba), as explicitly stated in the East Java MUI Fatwa No. 04/2022, which declares interest-bearing pay-later contracts as haram (forbidden) and invalid. Nonetheless, SPayLater maintains substantial uptake among Muslim consumers, suggesting a more complex relationship between religious values and contemporary consumption patterns. As Ridwan et al. (2023) demonstrate, purchasing decisions represent the culmination of both rational and emotional factors in consumer behavior, indicating that practical convenience may sometimes override religious considerations in financial decision-making.

Understanding how religiosity influences purchasing decisions among young Muslims using Shopee PayLater presents a critical research gap in Islamic consumer behavior studies. While existing literature has examined these factors separately (Carnado et al., 2024; Nada et al., 2023; Miftahul et al., 2024), no study has yet integrated religiosity, PayLater usage, and lifestyle variables

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within a unified framework. This study addresses this gap by focusing on Mataram City—a predominantly Muslim urban center where Islamic values intersect with modern digital consumption patterns. The research contributes to the literature by developing a comprehensive model that examines how religious commitment moderates the relationship between digital credit adoption and lifestyle-driven purchasing behavior.

This study aims to examine the influence of SPayLater features and lifestyle factors on online purchasing decisions, with religiosity as a moderating variable. Specifically, it seeks to assess how these three categories of variables—financial technology (SPayLater), consumer lifestyle, and religious values—interact to shape purchasing behavior among young Muslim users in Indonesia. Additionally, the study provides deeper insight into how religiosity influences the adoption of deferred payment services like SPayLater in fulfilling contemporary lifestyle aspirations, addressing a critical gap in the existing literature on digital Islamic finance and consumer behavior.

II. THEORETICAL FRAMEWORK

A. Muslim Consumer Behavior

The Islamic Consumer Behavior Theory (ICBT) posits that Muslim consumption patterns are fundamentally shaped by religious principles, values, and divine teachings (Hasan, 2015). This theoretical framework emphasizes how Islamic beliefs, ethical considerations, and Sharia compliance collectively govern purchasing decisions. Unlike conventional consumer behavior models, ICBT conceptualizes consumption as a dual-purpose activity that satisfies both material needs and spiritual obligations, with eternal consequences in the afterlife. The theory particularly underscores the importance of halal consumption, avoidance of extravagance, and adherence to Islamic financial prohibitions in shaping morally responsible consumption patterns.

B. Shopee PayLater Feature

SPayLater has gained significant traction across Indonesia, including in Mataram City, as a flexible digital credit solution. The service addresses liquidity constraints by enabling consumers to acquire goods immediately while deferring payment to subsequent months (Ahmad et al., 2024). Its popularity stems from multiple repayment options, including full payment the following month or installment plans spanning 3, 6, or 12 months, which accommodate diverse financial capacities. This versatility in payment structuring has contributed to consistent annual growth in user adoption rates, reflecting the service's alignment with contemporary consumption patterns in Indonesia's digital economy.

The growing popularity of SPayLater stems from its ability to facilitate purchases without immediate cash requirements, capturing significant consumer interest. This aligns with Indarsin and Ali's (2017) concept of Perceived Ease of Use, which refers to the degree to which individuals believe using a particular technology would be effortless. As Efnita (2024) emphasizes, user perceptions regarding a system's usability are determinants of their overall attitude toward that system. Particularly among younger demographics—typically the most tech-savvy segment—PayLater services have gained remarkable traction. SPayLater's flexible payment options, including installment plans and deferred due dates (Andriarsih & Budiasih, 2020), effectively cater to this digital-native generation's preferences and spending habits.

H1: SPayLater Has a Positive Influence on Purchasing Decisions

C. Lifestyle

Lifestyle, according to Kotler and Armstrong (2018), refers to an individual's patterns of preferences, activities, interests, and opinions that shape their consumption behavior. It highlights consumption driven by personal gratification rather than the fulfillment of basic needs. In the digital age, Purba (2020) describes technology-based lifestyles as centered around online shopping, digital entertainment, and electronic communication. The rapid advancement of digital technologies has supported this shift, with platforms like Shopee enabling seamless online shopping and the instant satisfaction of consumer desires.

Consumptive behavior as a form of self-identity can impact personal finances, emotional well-being, and social relationships (Mursalina, 2024). In Indonesia, the rise of a consumption-driven society has contributed to the growing number of Shopee PayLater users. Consumer diversity in fulfilling needs is shaped by lifestyle—encompassing work, hobbies, shopping habits, entertainment, sports, product interests, and personal views on purchases—which in turn influences buying intentions (Aini, 2022). Many individuals are willing to spend on wants rather than needs, often due to environmental or social pressures. As a result, some resort to borrowing or going into debt to satisfy these desires.

H2: Lifestyle has a positive influence on purchasing decisions

D. Religiosity as a moderating variable

Religiosity serves as a moral compass, guiding individuals to behave and make decisions in accordance with their religious beliefs (Fadhila et al., 2020). This value is reflected across various aspects of daily life and plays a significant role in shaping individual choices. In the context of online shopping, purchasing decisions are ideally influenced by one's religiosity to ensure alignment with

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religious principles. Since religiosity varies from person to person, a higher level of religiosity is often associated with a stronger sense of accountability to God and a greater commitment to making choices consistent with religious values.

The rapid adoption of SPayLater among Indonesia's predominantly Muslim population presents a notable paradox in Islamic consumer behavior. Recent data from Bisnis.com (2024) reveals 14.37 million active SPayLater users as of June 2024, with the largest demographic segment (21-30 years old) demonstrating particularly high adoption rates. This trend persists despite clear Islamic prohibitions against usury in financial transactions, as the service incorporates interest charges that violate Sharia principles. The prevalence among young consumers suggests a tendency toward desire-driven rather than need-based consumption, often without thorough consideration of religious or financial implications. These findings align with Wulan's (2024) research, indicating that religiosity fails to significantly deter pay-later usage, highlighting a potential disconnect between religious values and actual financial behavior in digital commerce contexts.

H3: Religiosity does not weaken the influence of SPayLater on purchasing decisions.

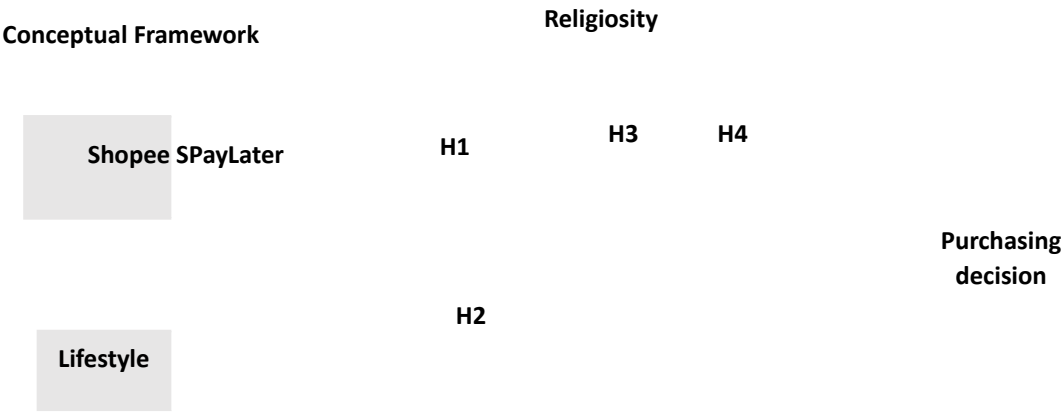
Consumers often purchase products that reflect their lifestyle, even when these items are not essential. On social media, it is common to see people buying things driven more by lifestyle aspirations than actual needs. According to Nadea (2023), religiosity does not significantly influence lifestyle, suggesting that many individuals perceive little connection between their religious beliefs and their shopping behavior.

H4: Religiosity does not weaken the influence of lifestyle on purchasing decisions.

E. Purchasing Decisions

The purchasing process involves the steps—either direct or indirect—that an individual takes to acquire a product or service. Decision-making, as defined by Robbins (2017), is the process of selecting one option from several alternatives to achieve a specific goal. According to Kotler and Armstrong (2017), during the evaluation stage, consumers compare brands and form purchase intentions. The decision-making process typically includes the stages of need recognition, information search, evaluation of alternatives, purchase, consumption, and post-purchase evaluation. Purchasing decisions reflect consumers’ choices about what to buy, where and when to buy it, and how the purchase is made (Firmansyah, 2018).

Purchasing decisions are a problem-solving process in which individuals evaluate two or more options through several stages: (1) problem recognition, (2) information search, (3) evaluation of alternatives, (4) purchase decision, and (5) post-purchase behavior. Several studies have shown that religiosity does not significantly influence purchasing decisions in online marketplaces. Aldeana (2021) found that religiosity had no effect on the purchase of Muslim clothing, while Atunnisah (2023) reported that student religiosity negatively affected the use of Shopee PayLater. These findings suggest that religiosity does not play a decisive role in consumer decision-making in marketplace environments.



III. RESEARCH METHODS

This study aims to examine the influence of SPayLater usage, lifestyle, and religiosity on consumer decision-making in online purchases on the Shopee marketplace. The research adopts a causal associative design with a quantitative approach. According to Cresswell (2009), quantitative methods involve the collection, analysis, interpretation, and presentation of numerical data. A Likert scale was employed to convert qualitative responses into quantitative data (Roszkowski & Soven, 2010). The study was conducted in Mataram City, targeting consumers who had used SPayLater within the past six months. Respondents aged 17 to over 35 years were selected, as this demographic represents the most active e-commerce users—characterized by purchasing power, digital literacy, susceptibility to trends, and alignment with Shopee’s target market. Primary data were collected via an

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online questionnaire distributed through Google Forms. A total of 100 responses were gathered over a five-week period. The data were analyzed using quantitative techniques and processed with SmartPLS 4 statistical software.

Table 1

Classification & Variable		Frequency	Percentage
Sample	Gender		
Characteristics (n=100)	Female	64	64%
	Male	36	36%
	Age		
	17 – 22	73	73%
	23 – 28	21	21%
	29 – 34	6	6%
	> 35	0	0%
	Occupation		
	Students/College Students	75	75%
	Businessmen/Entrepreneurs	10	10%
	Civil Servants/Private Sectors	1	1%
	Others	14	14%
	Education		
	High School	81	81%
	Diploma	2	2%
	Bachelor's	17	17%
	Master's	0	0%
Income/Pocket money			
per month			
Rp 500.000		49	49%
p 500.000 - Rp 2.000.000		36	36%
p 2.000.001 - Rp 5.000.000		8	8%
p 5.000.001 - Rp 7.000.000		7	7%
Have you ever shopped on the			
Shopee application?		100	100%
Yes		0	0%
No			

This study employed a Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) (Alismail & Zhang, 2018). The sample consisted of 100 Shopee users residing in Mataram City. Descriptive analysis revealed that the majority of respondents were female (64%), while male respondents accounted for 36%.

IV. RESULTS AND DISCUSSION

Table 2. First Order Measurement Item

	Outer Loadings	Cronbach's alpha	Rho_a	Composite Reliability	AVE
Purchase decision using pay-later on Shopee		0.903	0.904	0.932	0.775
(KP.1) I firmly decided to buy products on Shopee using pay-later	0.881				
(KP.2) I never hesitate to decide to buy on Shopee using pay-later	0.917				
(KP.3) I need a relatively short time to buy products on Shopee using pay-later	0.833				
(KP.4) I am more confident in deciding to buy products on Shopee using pay-later than other marketplaces	0.885				

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Fitur Paylater (Euis, A., & Ifa, L., 2023)		0.936	0.939	0.946	0.661
(FP.1) I am satisfied with the service provided by SPayLater	0.803				
(FP.2) Transactions with SPayLater are very fast	0.857				
(FP.3) I am happy to buy products using SPayLater	0.824				
(FP.4) The terms and application process are very easy	0.858				
(FP.5) There is a cashback voucher offered by SPayLater	0.838				
(FP.6) Buying products using SPayLater gets discounts/free shipping	0.740				
(FP.7) The language and instructions in SPayLater are easy to understand	0.834				
(FP.8) SPayLater can make it easier for users to make payment transactions	0.815				
(FP.9) SPayLater customer service is responsive in handling consumer complaints	0.728				
Lifestyle (Cantika, Y., & Basiya, R. 2022)		0.897	0.903	0.919	0.618
(GH.1) I enjoy shopping for products through Shopee	0.848				
(GH.2) I have a high desire to shop when I see new products on Shopee	0.807				
(GH.3) I am interested in shopping for the latest products	0.802				
(GH.4) I tend to buy products with well-known brands on Shopee	0.726				
(GH.5) I tend to shop for products from more than one brand on Shopee	0.801				
(GH.6) I buy products with the best quality on Shopee	0.787				
(GH.7) Shopee offers many products with various different brands	0.710				
Religiosity (Nadea 2023)		0.894	0.901	0.922	0.704

According to Gliem and Gliem (2003), a Cronbach's alpha value of 0.70 or higher is considered acceptable for instruments used in social and educational research. As shown in Table 2, all constructs have Cronbach's alpha values above 0.70, indicating that the measurement instruments meet the reliability criteria. Additionally, Average Variance Extracted (AVE) was calculated by averaging the squared loadings of the construct indicators (Hair et al., 2021). All AVE values presented in Table 2 meet the recommended threshold, indicating adequate convergent validity.

Table 3. Discriminant Validity

	SPayLater	Lifestyle	Purchase Decisions	Religiosity	Religiosity x SPayLater	Religiosity x Lifestyle
SPayLater						
Lifestyle	0.770					
Purchase Decisions	0.754	0.780				
Religiosity	0.384	0.502	0.404			
Religiosity x SPayLater	0.372	0.303	0.331	0.129		
Religiosity x Lifestyle	0.270	0.399	0.325	0.205	0.768	

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Based on prior research and the findings of this study, Henseler et al. (2015) recommend a threshold value of 0.90 for assessing discriminant validity when the path model includes conceptual constructs. This threshold helps determine the effectiveness of specific variables in distinguishing between constructs (Wells et al., 1992). As shown in Table 3, all constructs meet this criterion, indicating that they possess adequate discriminant validity.

Table 5. Hypothesis Test Results

	Path Coefficient	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values	Note
H.1. SPayLater has a positive effect on purchasing decisions	0.374	0.391	0.094	3.997	0.000	Accepted
H.2. Lifestyle has a positive effect on purchasing decisions	0.400	0.395	0.107	3.732	0.000	Accepted
H.3. Religiosity does not weaken the influence of SPayLater on purchasing decisions	-0.031	-0.017	0.087	0.362	0.717	Rejected
H.4 Religiosity does not weaken the influence of lifestyle on purchasing decisions	-0.010	-0.015	0.080	0.128	0.898	Rejected

The first hypothesis test reveals that SPayLater has a positive impact on purchasing decisions, meaning that the more favorable the consumer's perception of this feature, the greater its influence on their purchasing choices. This finding aligns with the research of Anggraini et al. (2024), which demonstrates that pay-later payment options have a positive and significant effect on purchasing decisions.

The second hypothesis is also supported, showing that lifestyle positively influences purchasing decisions. The higher the consumer's lifestyle, the more likely they are to make a purchase. Lifestyle reflects a consumer's attitudes and preferences in shaping their interests and opinions (Kotler & Armstrong, 2018). This result is consistent with Miftahul's (2024) research, which suggests that shopping lifestyle plays a significant role in impulsive buying behavior.

Hypothesis tests 3 and 4 indicate that religiosity does not diminish the influence of SPayLater and lifestyle on purchasing decisions on the Shopee platform. This suggests that lower levels of religiosity are associated with a greater tendency to incur debt for shopping. The finding highlights that a limited understanding of religious teachings may lead young consumers to perceive religion as irrelevant to their daily consumption choices. This result aligns with Ayu's (2020) study, which concluded that religiosity does not significantly affect purchasing decisions

CONCLUSIONS

This study examines the impact of SPayLater, lifestyle, and religiosity on purchasing decisions. The findings indicate that both SPayLater and lifestyle positively influence purchasing decisions. However, religiosity, as a moderating variable, does not diminish the effect of either factor. Consumers perceive religiosity as having little impact on their purchasing decisions on the Shopee platform.

Pay-later and lifestyle features significantly influence consumer purchasing decisions on Shopee, while religiosity levels do not show a notable positive impact. To attract more consumers, e-commerce platforms should focus on enhancing user-friendly features that simplify the shopping experience. However, the religiosity aspect should not be overlooked; for instance, offering Sharia-compliant Pay-later services could appeal to consumers who prioritize the halal aspect in financial transactions.

This study indicates that religiosity does not play a role in weakening the desire to borrow money. However, it does not account for factors such as family background and education, which may influence the level of consumer religiosity. Future research is encouraged to explore the impact of educational and family background on consumer religiosity and to expand the scope by including additional variables such as price, brand, income, interest rates, hedonism, and others for a more comprehensive analysis.

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