

## THE INFLUENCE OF CONSUMPTIVE BEHAVIOR ON THE USE OF SHOPEE PAYLATER MUSLIM CONSUMERS IN JABODETABEK

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### ABSTRACT

This study aims to determine the Effect of Consumptive Behavior on the Use of Shopee Paylater Muslim Consumers in Jabodetabek. Consumptive behavior in this study is related to tabzir, israf, and tasyabuh. This study used quantitative methods, using questionnaires as a data collection technique. This research was conducted in the Jabodetabek area or area. Data was obtained from the distribution of questionnaires as many as 100 respondents. The analysis technique used is a logistic regression analysis technique with the help of IBM SPSS version 23. The results of this study show that there is a significant influence between consumptive behavior and shopee paylater. Based on the results of the hypothesis test, the variable that greatly influences shopee paylater is the israf obtained a signification number (sig) of 0.029. This shows that there is a significant relationship in this hypothesis test because the number of significance is less than 0.05 So it can be concluded that Ha's hypothesis which states consumptive behavior affects the use of shopee paylater Muslim consumers in Jabodetabek.

Keywords: Shopee Paylater; Tabzir; Israf; Tasyabuh; Muslim Consumer

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## INTRODUCTION

Consumptive behavior arises from the fulfillment of unbalanced needs or behavior that is no longer based on rational considerations, but rather due to desires that have reached an irrational level. Consumptive behavior is inherent in a person when the person buys something beyond rational needs, purchases are no longer based on needs, but have reached the level of excessive desires. Consumptive behavior causes a person to become more wasteful (*tabzir*), excessive (*israf*), and imitate others in terms of dress and habits, but not in accordance with Islamic law (*tasyabuh*). This behavior focuses on pleasure and satisfaction from consuming something excessively so that they tend to do anything to get their desires. Consumptive behavior carried out by individuals by buying an item excessively without any basis of need but only based on pleasure and desires. Supported by consumer views regarding the availability of internet access that makes transactions easy to do in real-time is one of the triggers for consumers to want satisfaction in shopping, One of which is Fintech. In Indonesia, Fintech continues to develop, one of the Fintech innovations that recently emerged is Pay Later. In addition to technological advancements, people are also driven to fulfill their needs and desires, leading them to spend their Shopee PayLater limit, but in reality, they exceed it because it doesn't align with their average monthly income. While Shopee PayLater may seem like a convenient way to conduct transactions, this convenience carries potential risks, and people should understand these risks before engaging. The ease of use of the SPayLater feature encourages people to use it, especially those with a consumptive nature. This behavior leads people to quickly fulfill their desires, such as using Shopee PayLater for transactions, despite knowing the potential risks.

Based on the research problem outlined above, the author is interested in conducting research on "How Does Consumptive Behavior Influence Shopee PayLater Use among Muslim Consumers in Greater Jakarta?"

## MATERIALS AND METHODS

### Consumptive

The term "consumptive" is commonly used to discuss consumer behavior in human life. Consumerism refers to everything related to consumers, but the term "consumptive" is often considered synonymous with "consumerism." To understand a person's consumptive behavior, we must understand consumer behavior. Annafla (2022) states that consumptive behavior is defined as a human tendency to purchase goods excessively, exceeding their limits. Consumptive behavior is also known as a behavior or lifestyle that tends to spend money mindlessly. According to Lina and Rosyid (Lina, 2017), "consumption" is a term used to describe excessive consumption behavior without realizing their needs. A person who behaves consumptively focuses on desires and satisfaction rather than needs. However, the tendency to overconsume tends to lead to wasted time (Sumartono 2002).

Consumptive Behavior According to Islam: According to Islam, consumptive behavior is a bad deed. Because the owner of property is not essentially the full owner, its use must comply with sharia regulations.

### Consumptive Behavior from an Islamic Perspective

In Islamic teachings, consumptive behavior is reprehensible. Because, essentially, the owner of wealth is not the true owner; its use must be in accordance with their needs and the provisions of sharia. If someone desires to own luxury goods, they should examine the lives of the people around them to avoid social jealousy and slander. A Muslim should not live in luxury amidst a society plagued by poverty.

The Quran does not actually prevent humans from fulfilling physical needs, nor does it prohibit it, even asking, "Who forbids jewelry?" let alone fulfilling the diverse necessities of life. But the Quran forbids people from being excessive and going beyond limits (Tamrin, 2017).

The Quran forbids humans from allowing their desires to become excessive, leading them to lose control, or even to maintain them. The Quran warns that in this world, there are greedy, greedy, and avaricious people who can seriously harm others (Pratiwi, 2021). Islam is concerned about people becoming excessively attached to wealth. This can lead to antisocial behavior. This attitude can lead to neglect of others suffering from poverty, and even to greed, which leads people to mix what is lawful with what is false. The source of such attitudes, among other things, is a hedonistic and consumerist outlook on life.

The measurements of consumer behavior are as follows:

1. **Tabzir (wasteful)**  
The behavior of wasting wealth or spending it on useless things. Tabzir or what is usually called wasteful is a wasteful act that must be avoided by Muslims. Wasteful in this case refers to assets that are spent on vanity.
2. **Israf (Excessive)**  
The word Israf comes from the Arabic *asrofa-yusrifu isroofan* which means to rejoice until you cross the line. Israf is an attitude of the soul that follows desires that exceed what is appropriate
3. **Tasyabuh (Following other people)**  
Etymologically, the word *tasyabbuh* comes from Arabic, the root of which is *sya-ba-ha*, which means the likeness of or over something. This word then forms derivations of other words such as *syibh*, *syabah*, or *syabih*. According to Ibnu Manzur, the word *tasyabbuh* is a *mashdar* form of the word *tasyabbaha-yatasyabbahu*, meaning an object that resembles something else (Wahidin, 2018).

### **Shopee Paylater**

The Shopee app offers the best service to meet its users' needs, so that people can trust it. Shopee Paylater is a payment method feature with a "buy now, pay later" system that allows users to enjoy the convenience of online shopping. This feature uses instant cash loans with a limit on the amount that can be used for shopping. Payments are made the following month according to the due date agreed upon by active users of the marketplace. This feature offers users the option of paying in installments of up to 12 months with very low interest, with verification directly supervised by the Financial Services Authority (OJK) (Nurfadlan, 2023).

### **Type of Research**

This research is quantitative. Quantitative research methods rely on objective measurements and mathematical (statistical) analysis of data samples obtained through questionnaires, polls, tests, or other research instruments to prove or test the hypotheses (temporary assumptions) proposed in the study.

### **Data Collection Techniques**

This research was conducted in the Jakarta, Bogor, Depok, Tangerang, and Bekasi regions. The purpose of selecting these regions was to determine the influence of consumer behavior on the use of Shopee PayLater by Muslim consumers in Greater Jakarta (Jabodetabek). A purposive sampling technique was used in this study. Several criteria must be met by respondents who use the SPayLater feature: 1) Respondents must be Muslim; 2) Respondents must reside in Greater Jakarta (Jabodetabek); and 3) Respondents must use Shopee PayLater.

To meet these requirements, the researcher used the Slovin formula for sampling. Since the Muslim population in the Greater Jakarta area is 36,994,156, the margin of error for the study is 10%. Therefore, this study required a minimum of 100 Muslim respondents living in the Greater Jakarta area. Initial data collected

through a Google form distributed through social media platforms such as WhatsApp, Facebook, Instagram, and Telegram was used to gather data and information for this study. The research instrument used in this questionnaire was a rating scale. The scoring was used to determine the assessment.

**Data Analysis Techniques**

Data analysis is the process of sorting and organizing data into patterns, categories, and basic descriptive units so that themes can be identified and working hypotheses can be formulated based on the data (Sugiyono, 2017). Data analysis is carried out by organizing the data, breaking it down into units, synthesizing it, arranging it into patterns, selecting what is important for study, and drawing conclusions (Sugiyono, 2017). The following is the data analysis for the study conducted by the author:

**Logistic Regression Analysis**

The analysis technique used was logistic regression analysis. Logistic regression is a data analysis related to independent variables and variables used where the dependent variable is nominal, namely Shopee PayLater, interval data type (Likert) in measuring the independent variable (Sugiyono, 2017). The formulation of the logistic regression model is as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \mu_i \mu_i$$

$$KN = \alpha + \beta_1 TA + \beta_2 IR + \beta_3 TY$$

There are three categorical variables that must be transformed into dummy variables: X1 (Tabzir), X2 (Israf), and X3 (Tasyabuh). These dummy variables are as follows:

**Table 1. Dummy Variables**

No.	Variabel	Kategori	Dummy
1.	Tabzir	1 = Ya 2 = Tidak	1 = Ya 0 = Tidak
2.	Israf	1 = Ya 2 = Tidak	1 = Ya 0 = Tidak
3.	Tasyabuh	1 = Ya 2 = Tidak	1 = Ya 0 = Tidak
4.	Shopee Paylater	1 = berpengaruh terhadap penggunaan shopee paylater 2 = tidak berpengaruh terhadap penggunaan shopee paylater	1 = berpengaruh terhadap penggunaan shopee paylater 0 = tidak berpengaruh terhadap penggunaan shopee paylater

**Model Fit Test (Hosmer and Lameshow Goodness of Fit Test):** The regression model fit test is used to determine whether the empirical data fits the model or whether there is no difference between the two. If the statistical result of the Hosmer and Lameshow Goodness of Fit test is greater than 0.05, then a logistic regression test will be performed to obtain the best results.

**Coefficient of Determination (Nagelkerke R2):** The coefficient of determination ranges between zero and one, and a low R2 value indicates the model's ability to explain the variation in the independent variable.

**Coefficient of Determination (Nagelkerke R2)**

The coefficient of determination is used to evaluate the model's ability to explain the variation in the dependent variable. The coefficient of determination ranges from zero to one. A low R2 value indicates that the independent variable has very limited ability to explain the dependent variable. Conversely, a value close to one indicates that the independent variable provides almost all the data needed to predict the dependent variable.

**Overall Model Fit Test**

The overall model fit test is used to determine whether the dependent variable is influenced by all independent variables in a stimulating manner. To use statistics, the likelihood function is used. The overall model assessment in a -2log-likelihood logistic regression is the assessment of the -2log-likelihood. This occurs if the -2log-

likelihood at the initial block number is 0 and the -2log-likelihood at block number = 1. If the -2log-likelihood value decreases from block number = 0 to block number = 1, then the regression model is considered a good regression model.

### Coefficient Test

The Wald test in this study, similar to the t-test in multiple linear regression, is used to show the significance of the influence of one independent variable individually in explaining the variation in the dependent variable. If the significance value of the independent variable is less than 0.05, H<sub>0</sub> is rejected, meaning the independent variable is significant on the dependent variable.

## RESULTS AND DISCUSSION

### Respondent Characteristics Based on Shopee PayLater Usage



Figure 1. Respondents Using Shopee PayLater

The figure above shows that 100 respondents, or 100%, use Shopee PayLater. From these responses, it can be concluded that the majority of respondents use the Shopee PayLater service.

### Validity Test

The measuring instrument used was tested to determine what was being measured. A measuring instrument with high validity will have a low error rate, thus collecting sufficient data. Validity is the quality of a measuring instrument in measuring what it is intended to measure. In this study, the validity of the research instrument was assessed using SPSS version 23.

The following are the results of the validity test of the influence of consumer

behavior on Shopee PayLater usage using SPSS version 23.

Table 2. Validity Test

statement item	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Statement 1	33,6333	214,102	0,641	0,972
Statement 2	33,7333	214,961	0,481	0,975
Statement 3	33,8667	210,189	0,717	0,971
Statement 4	33,9333	203,582	0,895	0,969
Statement 5	33,9333	203,375	0,902	0,969
Statement 6	33,7667	210,323	0,705	0,972
Statement 7	34,1000	207,266	0,859	0,970
Statement 8	34,0667	209,651	0,851	0,970
Statement 9	33,8667	205,292	0,896	0,969
Statement 10	34,0000	206,207	0,807	0,970
Statement 11	34,1667	203,730	0,850	0,970
Statement 12	33,8667	206,257	0,777	0,971
Statement 13	33,9333	207,030	0,832	0,970
Statement 14	33,8000	206,097	0,871	0,970
Statement 15	33,8333	205,868	0,831	0,970
Statement 16	33,9667	204,171	0,862	0,970
Statement 17	33,8333	205,247	0,799	0,970
Statement 18	34,0000	206,966	0,872	0,970

Source: Processed SPSS data, 2023

The table above shows that of the 18 statements related to the influence of Shopee PayLater usage on consumer behavior, 18 statements have a Corrected Item-Total Correlation value of more than 0.361. Therefore, these results indicate that the 18 statements are valid variables in determining the influence of consumer behavior on Shopee PayLater usage among Muslim consumers in Greater Jakarta.

**Reliability Test**

Reliability is a measure that indicates the consistency of a measuring instrument, specifically in measuring the same phenomenon on different occasions. A questionnaire is considered reliable if the Cronbach's Alpha value is greater than 0.60, whereas if the Cronbach's Alpha value is <0.60, the indicator used by the variable is unreliable. The results of the reliability test in this study are as follows:

Table 3. Reliability Test

Cronbach's Alpha	N of Items
0,972	18

Source: Processed SPSS data, 2023

Shows a Cronbach's Alpha value of 0.972 with 18 items. From this value, it can be concluded that the Cronbach's Alpha value is greater than 0.60. Therefore, the data obtained can be considered reliable and able to produce consistent data, where the statements obtained at different times will yield relatively similar answers. Therefore, this questionnaire is suitable for use in research.

**Logistic Regression Analysis**

Logistic regression is used to test hypotheses with nominal and interval data. The dependent, or independent, variable is nominal data, and the independent, or independent, variable is interval data, measured using a rating scale. Therefore, logistic regression is the appropriate analytical method for this study. Five variables (tabzir, isrof, and tastabuh) were assessed in this study to influence Shopee PayLater usage.

**Model Suitability Test (Hosmer and Lemeshow Goodness of Fit Test).**

Table 4. Hosmer and Lemeshow Test  
Hosmer and Lemeshow Test

Hosmer and Lemeshow Test			
Step	Chi-square	df	Sig.
1	3.423	8	.905

Source: Processed SPSS data, 2023

Based on the test results in the table above, the Chi-Square value was 3.423, with a significance level of 0.905 and a degree of freedom (df) of 8. These results indicate that the significance level is greater than  $\alpha = 0.05$ , indicating no difference between the estimated data from the logistic regression model and the observed data. This indicates that the model meets data adequacy (fit).

**Coefficient of Determination Test (Nagelkerke R2)**

Table 5. Model Summary

Tabel 5. Model Summary				
Step	-2 Log likelihood	Log Cox & Snell R Square	Nagelkerke R Square	
1	133.477 <sup>a</sup>	.219	.527	

Source: Processed SPSS data, 2023

The coefficient of determination, as indicated by the Nagelkerke R2 value, is 0.527. This means that 52.7% of consumer behavior can be explained by the three predictors used in this study, while the remaining 47.3% can be explained by variables outside the research model. This indicates that the independent variables used in this study have a 52.7% influence on the dependent variable.

**Overall Model Fit**

Table 5. Iteration History Step 0

Iteration History <sup>a,b,c</sup>			
Iteration		-2 Log likelihood	Coefficients Constant
Step 1	1	135.372	.360
0	2	135.372	.364
	3	135.372	.364

Table 6. Iteration History Syep 1

Iteration History <sup>a,b,c,d</sup>					
Iteratio n	-2 Log likelihood	Coefficients			
		Constant	X1	X2	X3
Step 1	133.485	2.699	-	-	-
			.003	.070	.059
			2	133.477	2.847
			.002	.076	.062
3	133.477	2.848	-	-	-
			.002	.076	.062

The overall model test was conducted by comparing the value between -2 Log Likelihood (-2LL) at the beginning (Block Number = 0) with the value of -2 Log Likelihood (-2LL) at the end (Block Number = 1). The initial -2LL value was 135.372 after the independent variables were entered, the final -2LL value decreased to 133.477. This indicates that the hypothesized regression model is feasible or fits the data.

**Koefisien Test (Wald Statistic)**

Table 7. Variables in the Equation

Variables in the Equation							
		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1 <sup>a</sup>	X1	1.502	.103	.000	1	.005	3.278
	X2	.706	.115	.437	1	.009	2.207
	X3	1.062	.133	.213	1	.004	.093
	Constant	.848	1.867	2.327	1	.007	17.252

a. Variable(s) entered on step 1: X1, X2, X3.

Based on the data processing table above, the regression model test results are as follows: Shopee PayLater usage = 0.848 + 1.502 Tabzir + 0.706 Isrof + 1.062 Tasyabuh.

The regression model formed is not yet final because, when viewed in the significance column (sig), there are still variables that have no effect on Shopee PayLater usage.

**The Effect of Tabzir (X1) on Shopee PayLater Usage (Y)**

The coefficient (B) and Exp (B) values, also known as the Odds Ratio (OR), are shown in Table 4.8. The constant value of 0.848 indicates that if the Tabzir variable is not added, Shopee PayLater usage (Y) is 0. Furthermore, the regression coefficient ( $\beta_1$ ) for the physical evidence variable is 1.502 (positive), meaning that with the addition of the Tabzir variable, there is a 1.502 chance of Shopee PayLater usage (Y). Furthermore, the Odds Ratio (OR) for the tabzir variable (X1) is 3.278, meaning the probability of using Shopee Paylater (Y) will increase by 27.8% if the tabzir value increases by one unit. In other words, it can be concluded that H1 is accepted and H0 is rejected.

**The Influence of Isrof on the Use of Shopee Paylater (Y)**

The coefficient (B) and Exp (B) values, also known as the Odds Ratio (OR), are shown in Table 4.8. The constant value of 0.848 indicates that without the addition of the Isrof variable, the use of Shopee Paylater (Y) is 0. Furthermore, the regression coefficient ( $\beta_1$ ) for the Isrof variable is 0.706 (positive), meaning that with the addition of the Isrof variable, the use of Shopee Paylater (Y) increases by 0.706. Furthermore, the Odds Ratio (OR) for the isrof variable is 2.207, meaning the probability of using Shopee Paylater (Y) will increase by 20.7% if isrof increases by one unit. In other words, it can be concluded that H1 is accepted and H0 is rejected.

**The Effect of Tasyabuh on the Use of Shopee Paylater (Y)**

The coefficient (B) and Exp (B) values, also known as the Odds Ratio (OR), are shown in Table 4.8. A constant value of 0.848 indicates that if the tasyabuh variable is not added, the use of Shopee Paylater (Y)

is 0. Furthermore, the regression coefficient ( $\beta_1$ ) for the tasyabuh variable is 1.062 (positive), meaning that with the addition of the tasyabuh variable, the use of Shopee Paylater (Y) increases by 1.062. Furthermore, the Odds Ratio (OR) for the tasyabuh variable is 0.093, meaning the probability of using Shopee Paylater (Y) will increase by 9.3% if tasyabuh increases by one unit. In other words, it can be concluded that H1 is accepted and H0 is rejected.

### CONCLUSION AND IMPLICATIONS

Based on the results of the research and analysis of questionnaire data conducted by the researcher, and the elaboration of the theory used, it can be concluded that consumer behavior influences the use of Shopee Paylater. which influences consumers to use Shopee Paylater are tabzir, israf, and tasyabuh behavior. Based on the data processing table above, it can be seen that the tabzir variable has a value of less than 0.05, namely 0.015 <0.05, israf evidence has a value of less than 0.05, namely 0.029 <0.05, and the tasyabuh variable has a value of less than 0.05, namely 0.000 <0.05. This indicates a significant influence on consumer behavior in the use of Shopee Paylater.

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