

The Effect Of Sharia Financial Literacy On The Consumer Behavior Of Generation Z Students With Paylater Users As A Mediation Variable

Nur Aisyah¹, Sofyan Syamsuddin², Sultan³

^{1,2,3} Muhammadiyah University of Palopo

Email: aisyahanugrah358@gmail.com, sofsyansyam@umpalopo.ac.id, sultan@umpalopo.ac.id

Abstract

Keywords :

Financial Literacy, Consumptive Behavior, Pay Later Users

The purpose of this study is to determine the Influence of Islamic Financial Literacy on the Consumptive Behavior of Generation Z Students with Paylater Users as a Mediation Variable. This study uses a quantitative method by distributing questionnaires to 78 FEB students of the University of Muhammadiyah Palopo class of 2021 as data collection materials which were analyzed with the help of IBM SPSS statistics version 25. The data analysis used in this study is path analysis, which is a development technique of multiple linear regression. The researcher's findings indicate that financial literacy has a positive effect on consumptive behavior with pay later users as a mediating variable. From the results of this study, it can be concluded that generation Z students who have good Islamic financial literacy tend to be wiser in using pay later and controlling consumptive behavior in their daily lives.

INTRODUCTION

Consumptive behavior among Generation Z students has attracted widespread attention. Generation Z, born between 1997 and 2012, is known as a group highly familiar with technology and the digital world. They grew up in an environment where access to information and digital financial services, such as digital payments and the PayLater payment system, has become increasingly easy. This situation encourages them to make more impulsive purchases (Fitriyah & Putri, 2024). Impulsive buying is common among them, where purchasing decisions are often based on emotional impulses or a desire to follow the latest trends without considering financial needs. Furthermore, this consumptive lifestyle is often driven by a desire to demonstrate social status to friends, so they feel the need to follow trends even if it means spending more than their predetermined budget (Theresia, 2024).

Research (Nadhifah et al., 2024) revealed that college students have a relatively high level of consumer behavior, with approximately 68.2% of respondents demonstrating significant consumer behavior. Purchases made by college students are often triggered by various factors, such as the latest trends in fashion or lifestyle, and the influence of advertising on social media. Although many college students recognize the importance of wise and sustainable financial management, they still face difficulties in controlling the urge to overspend. This study also shows that typical characteristics of Generation Z, such as a tendency to seek instant gratification and pleasure in consumption activities, significantly influence their spending behavior.

In Indonesia, the large number of university students makes them a vulnerable group to consumer behavior. Research (Amalia, 2023) found that students' low levels of Islamic financial literacy are a major factor preventing them from fully understanding the consequences of debt and the importance of sound financial management. This is further exacerbated by easy access

to paylater services, which allow students to make purchases without carefully considering their financial capabilities. This situation creates a cycle where students are trapped in debt and face hardship due to unwise consumption decisions.

Several previous researchers have examined financial literacy and consumer behavior (Devi Fitriani, 2023), demonstrating that Islamic financial literacy significantly influences student consumer behavior (Rafidah et al., 2020). They also found that Islamic financial literacy, along with PayLater usage, also drives student consumer behavior. However, this contrasts with the findings of research (Sofyan, 2020), which found that financial literacy negatively impacts consumer behavior.

Many previous studies have focused more on general financial literacy, resulting in rarely discussed aspects of Islamic financial literacy and the role of paylater users as a mediating variable in influencing the consumer behavior of Generation Z students. Therefore, this study sought to examine more comprehensively how financial literacy influences the consumer behavior of Generation Z students, by examining the role of paylater users as a link or mediating variable in this relationship.

Furthermore, this study attempts to address the geographical limitations inherent in student financial behavior studies, with the majority of previous studies conducted at large universities in metropolitan areas. This study, however, focused solely on Generation Z students at Muhammadiyah University in Palopo, who face diverse socioeconomic backgrounds. Therefore, it is hoped that the findings will provide new insights into student financial behavior, particularly regarding Islamic financial literacy and how PayLater users influence their consumer habits. This led researchers to investigate the "Influence of Islamic financial literacy on the consumer behavior of Generation Z students, with PayLater users as a mediating variable."

Theory of Planned Behavior

The theory of planned behavior (TPB), introduced by Icek Ajzen (1991), is a development of the Theory of Reasoned Action. This theory explains that an individual's intention to perform a behavior is strongly influenced by three main factors: attitude toward the behavior, subjective norms, and perceived behavioral control. The stronger a person's intention to perform a behavior, the greater the likelihood that the behavior will be realized, especially if the individual feels they have sufficient control over the behavior (Maharani, 2020).

Sharia financial literacy

Financial literacy in (Kusumawati, 2023) includes knowledge, skills, and beliefs that influence individual attitudes and behavior in decision-making and financial management based on proper planning and knowledge can reduce risk in decision-making. Financial literacy plays an important role in economic growth and financial stability for consumers, financial service providers, and the government. With good literacy, individuals tend to make better-quality purchasing decisions and avoid mistakes in economic and financial issues. According to Azsahrh et al., (2023), financial literacy is a person's ability to understand and manage their finances well, including how to earn, invest, and spend money wisely so that it can help them save to avoid debt and achieve their long-term financial goals (Oktaviani et al., 2023). Students with good financial literacy tend to be wiser in choosing the goods and services they need. They are more careful

and be selective in spending money, thereby avoiding unnecessary consumer behavior. By increasing financial literacy among students, it is hoped that they will realize the importance of good financial management.

Findings by (Aeni et al., 2024) indicate that Islamic financial literacy has a simultaneous positive influence on student consumer behavior. Research by (Rafidah et al., 2020) also found that Islamic financial literacy has a positive and significant effect on student consumer behavior. Meanwhile, (Septiansari & Handayani, 2021) stated that financial literacy has a negative and insignificant effect on consumer behavior. Therefore, the following hypothesis is stated:

H1: There is a positive influence between Islamic financial literacy (X) and users *paylater*(Z) towards consumer behavior (Y)

Use of Paylater

The PayLater feature allows users to purchase goods or services on credit with the option to pay later. This method makes it easier for users, especially students, to obtain the items they want without having to make an upfront payment. Researchers (Julita et al., 2022) state that PayLater is a financial service that allows users to make installment payments without the need for a credit card. PayLater's popularity among students is growing because it provides easier access to various products. However, using PayLater also carries risks, such as the possibility of getting into debt if not managed properly. Therefore, it is important for students to have a good understanding of financial literacy to use PayLater wisely and avoid financial problems later on.

Research by Amelia (2021) found that financial literacy positively influences PayLater usage, meaning the higher a student's financial literacy, the more likely they are to use PayLater services wisely. Research by Rachmah & Muhammad Aufa (2023) also found that students with good financial literacy tend to use PayLater services more responsibly, being able to plan expenses and pay bills on time, thus avoiding a detrimental cycle of debt. Meanwhile, researchers (Maya Komala et al., 2024) stated that financial literacy negatively influences PayLater usage. Therefore, the following hypothesis is stated.

H2. There is a positive influence between Islamic financial literacy (X) and the use of *paylater*(Z)

Consumer Behavior

Consumer behavior refers to how individuals make decisions about purchasing goods and services. This process is very complex and influenced by various factors such as needs, personal preferences, and social environment (Asmarani, 2024). For Generation Z students, this behavior is often influenced by cultural values and social media trends. Generation Z is highly digitally connected, so they have easy access to information and tend to seek product reviews online before purchasing. Recommendations from friends or influencers also play a significant role in their decisions. Therefore, it is important to understand how financial literacy can influence student consumer behavior.

Findings by (Maulida et al., 2023) found that financial literacy has a significant impact on PayLater usage, which subsequently influences student consumer behavior. Research by Aftika Sari (2021) also emphasized that the use of the PayLater payment system can have negative impacts if not balanced with good financial literacy (Maharani, 2020). In other words, students who lack a grasp of financial management can experience an increase in unplanned expenses.

However, if they have a strong understanding of Islamic financial literacy, they will use PayLater wisely and correctly. Meanwhile, researchers (Mutthaqin et al., 2023) stated that financial literacy has a negative influence on consumer behavior among PayLater users. Thus, the following hypothesis is stated.

H3: There is a positive influence between Islamic financial literacy (X) through users *paylater*(Z) as a mediating variable on student consumer behavior (Y)

Conceptual Framework

To facilitate understanding of this research, the author describes a conceptual framework for easy comprehension. The following is the conceptual framework for this research.

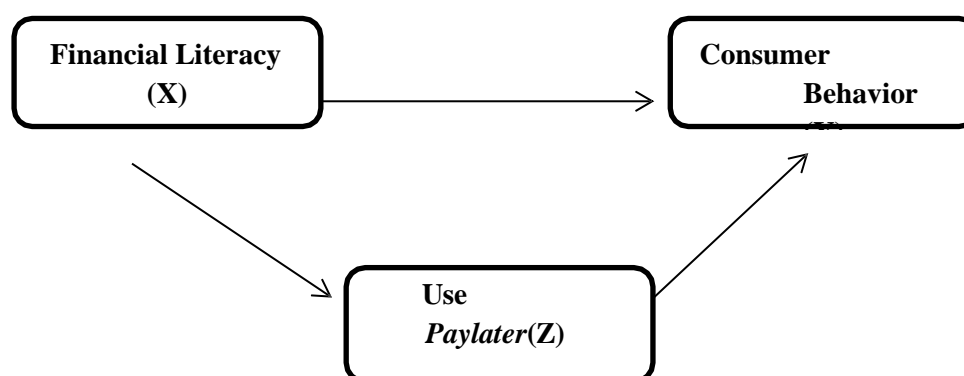


Figure 1. Conceptual Framework.

METHODS

This study uses quantitative and descriptive research. Quantitative research is called quantitative because it focuses on numerical data. The analysis is typically statistically based, with the primary goal of testing the hypotheses formulated by Sugiyono (2022) in Sofyan (2020). This approach allows researchers to obtain measurable and reliable results.

Research Objects and Subjects

This study encompasses various factors, such as financial literacy, consumer behavior, and the use of PayLater. The research subjects focused solely on students from the 2021 intake of the Faculty of Economics and Business, Muhammadiyah University of Palopo.

Population, Sample, and Data Collection Techniques

In this study, the population is the 2021 Faculty of Business Economics students, totaling 339 at Muhammadiyah University of Palopo. The sampling technique is non-probability sampling, namely a sampling technique in which not all population units have the same opportunity to be sampled in the study. The number of respondents in this study was 78. In this study, a Likert scale was used where each answer has its own value, which is given a score, namely: (5) Strongly Agree SS (4) Agree S (3) Neutral N (2) Disagree TS (1) Strongly Disagree STS..

RESULTS AND DISCUSSION

Validity

Test Data

Analysis

Validity test is used to determine whether a questionnaire is valid or not. The questionnaire is considered valid if the calculated $r > r$ table. In this study, the value of the r table was sought with a significance level of 0.05, a two-sided test and the number of data (n) = 78, $df = (n-2)$ so that the r table was obtained at 0.288, as follows:

Table 1. Validity Test Results

Variables	Item Question	R Count	R Table	Information
Sharia Financial Literacy (X)	X1	0.759	0.288	Valid
	X2	0.735	0.288	Valid
	X3	0.641	0.288	Valid
	X4	0.780	0.288	Valid
	X5	0.891	0.288	Valid
	X6	0.863	0.288	Valid
Consumer Behavior (Y)	Y1	0.638	0.288	Valid
	Y2	0.796	0.288	Valid
	Y3	0.716	0.288	Valid
	Y4	0.727	0.288	Valid
	Y5	0.646	0.288	Valid
	Y6	0.624	0.288	Valid
Paylater Users (Z)	Z1	0.627	0.288	Valid
	Z2	0.725	0.288	Valid
	Z3	0.857	0.288	Valid
	Z4	0.860	0.288	Valid
	Z5	0.768	0.288	Valid
	Z6	0.803	0.288	Valid

From table 1, it can be seen that the validity test that has been carried out shows that all statement instruments on the variables of Islamic financial literacy, consumer behavior and paylater users have a calculated $r > \text{table } r$ so that they are declared valid and can be used in research.

Reliability Test

Reliability testing is conducted to determine how accurate a statement in a questionnaire is. A questionnaire is said to be reliable or trustworthy if a person's answers to the questions remain the same or consistent when tested several times. It can be considered reliable if the value *Cronbach's alpha* > 0.60 Ghozali (2011).

Table 2. Results of Reliability Test

Variables	Cronbach's Alpha	Information
Financial Literacy (X)	0.875	Reliable
Paylater Users (Y)	0.614	Reliable
Consumer Behavior (Z)	0.796	Reliable

Based on table 2, the results of the reliability test can be seen that the Cronbach's alpha value for each variable is > 0.60 so that all the data produced is reliable.

Classical

Assumption

Test Normality

Test

The normality test is used to check whether the residual data in a regression model follows a normal distribution pattern or not. One method often used is test *Kolmogorov-Smirnov* which looks at the significance value of the data. If the significance value is greater > 0.05 , then the data is considered to be normally distributed.

Table 3. Normality Test of Equation I
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		78
Normal	Mean	.0000000
Parameters a,b	Standard Deviation	1.77417012
Most Extreme	Absolute	.098
Differences	Positive	.065
	Negative	-.098
Test Statistics		.098
Asymp. Sig. (2-tailed)		.062c

From table 3, the results of the normality test for equation I can be seen that the Asymp. Sig. (2-tailed) is 0.062. This indicates that the value of the Asymp. Sig. (2-tailed) p-value > 0.05 . Therefore, it can be concluded that the research data for regression I is normally distributed.

Table 4. Normality Test of Equation II
One-Sample Kolmogorov-Smirnov Test

	Unstandardized Residual

N		78
Normal Parameters ^{a,b}	Mean	.0000000
	Standard Deviation	1.66159591
Most Extreme Differences	Absolute	.073
	Positive	.053
	Negative	-.073
Test Statistics		.073
Asymp. Sig. (2-tailed)		.200 ^{c,d}

From table 4, the results of the normality test for equation II can be seen that the Asymp. Sig. (2-tailed) is 0.200. This indicates that the value of the Asymp. Sig. (2-tailed) p-value > 0.05. Therefore, it can be concluded that the research data for regression II is normally distributed.

Heteroscedasticity Hypothesis Test

The heteroscedasticity test is performed to check whether the variances of the residuals in a regression model are the same or different from each other. One way to test this is with the Glejser test, which involves regressing the independent variable against its absolute residual value. If the sig. value between the independent variable and the absolute residual is >0.05, heteroscedasticity is not present.

Table 5. Heteroscedasticity Test of Equation I
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1,837	1,452		1,265	.210
Literacy	-.018	.053	-.039	-.339	.735
Finance					

Table 5 shows that the sig result for the financial literacy variable (X) is 0.735, indicating that the value is greater than 0.05 (sig>0.05). Therefore, it can be concluded that there is no heteroscedasticity in equation I.

Table 6. Heteroscedasticity Test for Equation II

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	4,655	1,329		3,502	.001
Literacy	-.003	.065	-.006	-.041	.968
Finance					
Users	-.121	.064	-.300	-1,904	.061
Paylater					

Table 6 shows that the sig. value for the financial literacy variable (X) is 0.968, and the sig. value for the paylater user variable (Z) is 0.61, indicating a value greater than 0.05 (sig>0.05). Therefore, it can be concluded that there is no heteroscedasticity in equation II.

Multicollinearity Test

The multicollinearity test is used to determine whether there is a relationship or correlation between the independent variables in a regression model. Multicollinearity is determined if the tolerance value is > 0.1 and the VIF value is < 10 , indicating no multicollinearity.

Table 7. Multicollinearity Test of Equation I
Coefficients^a

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
Financial Literacy	1,000	1,000

From table 7, it can be seen that the tolerance value of the financial literacy variable (X) is 1,000 and the VIF value is 1,000. These results indicate that the tolerance value is > 0.1 and $VIF < 10$, so that the regression equation model I used does not experience multicollinearity or no correlation is found between variables.

Table 8. Multicollinearity Test for Equation II

Coefficients^a

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
Financial Literacy	.494	2,022
Paylater Users	.494	2,022

From table 8, it can be seen that the tolerance value of the financial literacy variable (X) is 0.494 and the VIF value is 2.022, while the tolerance value of the paylater user variable (Z) is 0.494 and the VIF value is 2.022. From these results, it shows that the tolerance value is > 0.1 and the VIF value is < 10 , so that the regression equation model II used does not experience multicollinearity or no correlation is found between variables.

Model Fit Test

Coefficient of Determination Test (R^2)

The coefficient of determination (R^2) test is used to measure the extent to which a regression model can explain variations or changes in the dependent variable. R^2 values range from 0 to 1, with values close to 1 indicating the model's ability to explain the dependent variable,

while values close to 0 indicate poor explanatory power.

Table 9. Test of the Determination Coefficient of Equation I

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.711a	.506	.499	1.78596

From table 9, the results of the determination coefficient test in the summary equation model I state that the Adjusted R Square is 0.499 or 49.9% and the remaining 50.1% is influenced by variables outside the research model, which means that financial literacy (X) has an influence of 50.1% on paylater users (Z).

Table 10. Test of the Determination Coefficient of Equation II

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.665a	.442	.427	1.68390

From table 10, it can be seen that the results of the determination coefficient test in the summary equation II model state that the Adjusted R square is 0.427 or 42.7% and the remaining 57.3% is influenced by variables outside the research model, which means that the Islamic financial literacy variable (X) and paylater users have an influence of 57.3% on student consumptive behavior (Y).

Hypothesis Test (t-Test)

The t-test is used to determine the extent of the influence of individual independent variables in explaining the dependent variable. If the significance value is $< \alpha 0.05$ and comparing the calculated t with the t table, if the calculated $t > t$ table, there is an influence between the independent variable and the dependent variable. To determine the t table value, determine the df with the formula $df = nk-1$ (number of data - number of variables - 1). In equation 1, df is obtained 76 ($78-2-1=76$) and in equation II, df is obtained 75 ($78-3-1=75$). So the t table of df 76 and df 75 with a probability of 0.05 is 1.665.

Table 13. T-Test of Equation I
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	7,408	2,253		3,288	.002
Literacy	.726	.083	.711	8,756	.000
Finance					

Table 13 shows the calculated t-value for the financial literacy variable (X) of 8.756 with

a significance level of 0.000. This value indicates that the calculated t-value is greater than the t-table value of 1.665, while the significance level of 0.000 is less than 0.05. Therefore, it can be concluded that financial literacy (X) has a positive effect on PayLater users (Z).

Table 14. T-Test Equation II
Coefficients^a

sModel	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	9,756	2,272		4,294	.000
Literacy	.303	.111	.336	2,724	.008
Finance					
Users	.336	.109	.382	3,091	.003
<i>Paylater</i>					

From table 14 which has been done, it shows the calculated t value of the financial literacy variable.

(X) is 2.724 with a significance of 0.008. From this value, it is known that the calculated t value is greater than the t table value of 1.665, while the significance value of 0.008 is smaller than the alpha value of 0.05. For the calculated t variable of paylater users (Z) is 3.091 with a significance of 0.003. From this value, it is known that the calculated t value is greater than the t table of 1.665, with a significance value of $0.003 < 0.05$.

Linear Regression Analysis

Linear regression analysis aims to determine whether or not the independent variable influences the dependent variable. The first model shows the effect of X on Z, and the second regression model shows the effect of X and Z on Y.

Table 15. Linear Analysis of Equation I
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	7,408	2,253		3,288	.002
Literacy	.726	.083	.711	8,756	.000
Finance					

In table 15, the first equation is obtained as; $Z = 7.408 + 0.72X$
Information :

Z= Paylater Users

X= Financial Literacy

Based on the results of the test in Table 15, it shows that the financial literacy coefficient has a positive value of 0.726. This indicates a positive influence.

positive in the results if the financial literacy variable increases by one unit then the paylater user variable will also experience an increase of 0.726.

Table.16 Linear Analysis of Equation II
Coefficientsa

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	9,756	2,272		4,294	.000
Literacy	.303	.111	.336	2,724	.008
Finance					
Users	.336	.109	.382	3,091	.003
<i>Paylater</i>					

In table 16, the second equation is obtained as follows:

$$Y = 9.756 + 0.303X + 0.336Z$$

Information :

Y= Consumptive

Behavior X=

Financial Literacy Z=

Paylater Users

Based on the test results in Table 16, it shows that financial literacy has a positive value of 0.303. This indicates a positive influence on the results. If the paylater user variable increases by 1 unit, the consumer behavior variable will also experience an increase of 0.303. Meanwhile, the test on the paylater user variable has a positive value of 0.336. This indicates a positive influence on the results. If the paylater user variable increases by 1 unit, then consumer behavior will also experience an increase of 0.336.

Sobel Test

The mediation hypothesis was tested using the Sobel test, which is used to assess the strength of the indirect effect, or mediation. The Sobel test compares the calculated t value with the t table value. If the calculated t value is greater than the t table value, mediation can be concluded. In this study, the mediation factors to be tested are as follows.

The influence of financial literacy (X) on consumer behavior (Y) through users
paylater(Z)

Known: $b = 0.336$; $sa = 0.83$; $a = 0.726$; $sb = 0.109$ ab

$$Saturday = \sqrt{(b2SE2) + (a2SEb2)}$$

$$\begin{aligned}
 & \frac{0.726 \times 0.336}{\sqrt{(0.3362 \times 0.832) + (0.7262 \times 0.1092)}} \\
 & \frac{0.243936}{(0.112896 \times 0.006889) + (0.527076 \times 0.011881)} \\
 & \frac{0.243936}{0.000777740544 + 0.006262189956} \\
 & \frac{0.243936}{0.0070399305} \\
 & t = 0.08390554 \\
 & t = 2,907
 \end{aligned}$$

Based on the results of the Sobel test, the calculated t value was 2.907. Meanwhile, the t table value of alpha 0.05 was 1.665, so it can be concluded that the calculated t value > t table. Thus, hypothesis 3 (H3) is accepted. These results can be concluded that the paylater user variable (Z) is able to mediate the influence between the financial literacy variable (X) on consumptive behavior (Y).

Discussion

The influence of Islamic financial literacy on PayLater users

Researchers have found that financial literacy influences the behavior of PayLater users. (Haiqal et al., 2024) supports that good financial literacy encourages individuals, especially students, to be wiser in utilizing PayLater services. Students who have a good understanding of financial literacy tend to be more careful and wise in using PayLater services; they usually consider the risks and benefits before deciding to use PayLater services. This finding aligns with the Theory of Planned Behavior, which states that a person's behavior is influenced by attitudes, social norms, and self-control. Research (Pera Dwiwansi et al., 2023) also supports this finding, where students

Students who have high financial literacy are able to control themselves in using *paylaters* so that it is not easy to get caught up in consumer behavior.

The influence of financial literacy and paylater users on consumer behavior

The research results show that financial literacy and paylater significantly influence student consumer behavior. The researchers' findings indicate that good financial literacy can reduce student consumer behavior, making them more selective and wise in making purchases. However, easy access to paylater services is also a significant factor in encouraging consumer behavior. Paylater features, which offer easy transactions and installment payments, often tempt

students to make impulsive purchases, even for items they don't really need. This aligns with research (Pokhrel, 2024) which states that the use of paylater can increase consumer behavior, especially among students with low financial literacy. Meanwhile, (Zein, 2024) found that financial literacy contributes significantly to reducing student consumer behavior.

This suggests that both factors play a role in shaping consumer behavior. Those with good financial literacy tend to be more cautious when using paylater services, preventing them from easily falling into consumer behavior. This finding aligns with the Theory of Planned Behavior, which argues that technological conveniences like paylater can influence a person's perception of their behavior. However, good financial literacy can strengthen students' self-control, enabling them to better manage their consumer behavior despite easy access to paylater services.

The influence of financial literacy on consumer behavior of paylater users as a mediating variable

The research results indicate that financial literacy significantly influences student consumer behavior, with PayLater users acting as a mediating variable. This means that students' understanding of financial management, from managing income and expenses to understanding the risks of using digital financial services, significantly influences their tendency to engage in consumer behavior. Students with low financial literacy tend to be more easily tempted to use PayLater features impulsively, leading to increased consumer behavior. This finding reinforces the Theory of Planned Behavior (THB), where financial literacy increases behavioral control and the intention to control consumption, while PayLater users can become a risk factor if not balanced with good financial literacy.

Research by (Haiqal et al., 2024), (Sahrir et al., 2021), (Supri et al., 2023), and (Sri Darmawati et al., 2023) found that financial literacy plays a significant role in suppressing consumer behavior, and that paylater users can strengthen this relationship. Therefore, these results can be concluded that the paylater user variable (Z) can mediate the influence of financial literacy (X) on consumer behavior (Y)

CONCLUSION

It can be concluded that paylater users (Z) are able to mediate the influence of financial literacy (X) on consumer behavior (Y) among students of the Faculty of Economics and Business, Muhammadiyah University of Palopo, class of 2021. Sharia financial literacy has a significant influence in reducing student consumer behavior because a good understanding of sharia financial principles encourages wiser and sharia-compliant financial management. However, paylater users can actually make it easier for students to shop impulsively due to its ease of access. From this conclusion, it can be suggested that students can strengthen and deepen their understanding of finance, especially through aspects of financial literacy to improve good financial behavior.

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