The Influence of Perceived Ease, Islamic Lifestyle, and Religiosity on the Consumptive Behavior Buy Now Pay Later Users of Generation Z in Jepara

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Abstract

The development of financial technology (fintech), specifically buy now pay later (BNPL) services, has driven changes in the consumption patterns of generation Z, making them increasingly vulnerable to consumptive behavior. From an Islamic economic perspective, this phenomenon is a crucial issue as excessive consumption contradicts the principle of wasatiyah and the prohibition of israf and tabdzir. This study aims to analyze the influence of perceived ease of use, Islamic lifestyle, and religiosity on the consumptive behavior of generation Z BNPL users in Jepara Regency. This study employs a quantitative approach with an associative research type. The sampling technique used was purposive sampling on 100 active BNPL users. Data were analyzed using multiple linear regression with SPSS 26 software. The results showed that simultaneously, perceived ease of use, Islamic lifestyle, and religiosity significantly influenced consumptive behavior with a contribution of 8.6%. Partially, perceived ease of use had no significant effect on consumptive behavior, Islamic lifestyle had a positive and significant effect, while religiosity had a negative and significant effect. These findings indicate that a symbolic Islamic lifestyle potentially drives consumption (halal lifestyle), while religiosity functions as an effective inner control in suppressing consumptive behavior. This study provides important implications for strengthening Islamic financial literacy that emphasizes the internalization of substantive religious values, rather than merely halal lifestyle symbols, in facing the massive growth of digital financial services.

INTRODUCTION

The development of digital technology has brought significant changes to the dynamics of the global economy, including the financial services sector. This transformation has given rise to financial technology (fintech) that offers ease of access, time efficiency, and flexibility in transactions. One of the rapidly developing fintech innovations is buy now pay later (BNPL), which is a digital credit facility that allows consumers to obtain goods first with deferred or installment payments (Waluyo *et al.*, 2022). In Indonesia, the adoption rate of BNPL is dominated by Shopee Paylater, which reached 89% in 2023 (Khaerunisa *et al.*, 2024). However, the high utilization of instant credit services is not always accompanied by wise consumption behavior, making it important to examine from the perspective of Islamic economics.

The ease of access to BNPL services has generated various socio-economic impacts, one of which is the tendency toward consumer behavior. According to Sumartono, consumptive behavior is an act of consumption driven more by wants than by rational needs (Hisyam & Utami, 2024). In the perspective of Islamic economics, consumptive behavior is categorized as israf (extravagance) and tabdzir (wastefulness), which are explicitly prohibited in the Qur'an. QS. Al-A'raf: 31 prohibits extravagance in consumption, while QS. Al-Isra': 27 refers to the wasteful as brothers of the devil. The use of BNPL can also trigger impulsive buying, which is spontaneous purchasing without planning that has the potential to lead to the accumulation of unproductive

debt (Putri *et al.*, 2025). This is increasingly relevant for Generation Z, who have high digital exposure, a tendency to follow trends, and a need for instant gratification.

Several factors that influence consumer behavior in the use of BNPL include perceived ease of use, Islamic lifestyle, and religiosity. Perceived ease of use according to Davis refers to the belief that a technology is easy to understand and operate without requiring significant effort (Hisyam & Utami, 2024). Research by Silviana & Sukimin (2025) shows that the easier a service is to use, the higher the transaction intensity conducted by individuals. These findings are in line with Khaerunisa *et al.*, (2024) who assert that the ease of the checkout process and the speed of BNPL credit approval increase impulsive purchases. However, Hisyam & Utami (2024) found that the influence of perceived ease on consumer behavior is positive but not significant. The difference in findings indicates the presence of an inconsistency gap, necessitating re-testing in a different context.

Meanwhile, an Islamic lifestyle refers to a consumption pattern based on Sharia values, where its main value is rubiyah (divinity) that governs the relationship between humans and wealth (Nadiatuzzahra *et al.*, 2025). This lifestyle emphasizes the principle of wasatiyah (moderation), avoiding israf and tabdzir, and ensuring aspects of maslahah. The inconsistency of previous research findings forms the basis for the urgency of this study. Theoretically, an Islamic lifestyle should function as a regulator of consumptive behavior, as evidenced by Mustaidah & Sadiyah, (2025), who found a positive impact of applying a halal lifestyle on saving behavior.

However, different empirical findings have dominated the recent literature, where an Islamic lifestyle has been proven to positively influence consumer behavior. Nadiatuzzahra *et al.*, (2025) state that the Islamic lifestyle among students has shifted in meaning to a trend of symbolic consumption, a finding reinforced by Irfansyah & Suryaningsih, (2022) in the purchase decisions of trendy products (Samyang noodles) and Rizal & Cahyono, (2023) in the purchase of luxury items (iPhone), indicating the dominance of the prestige aspect. On the other hand, the study by Rahmani *et al.*, (2023) in the context of Shopee PayLater shows varied results and is not always dominant. The existence of a gap between findings that support savings (Mustaidah & Sadiyah, 2025), findings that support trend-based consumptive behavior (Irfansyah & Suryaningsih, 2022; Nadiatuzzahra *et al.*, 2025; Rizal & Cahyono, 2023), and the varied results in the paylater context by Rahmani *et al.*, (2023), reinforces the urgency of re-testing these variables on Generation Z users of Buy Now Pay Later (BNPL) in Jepara.

Religiosity also plays an important role in limiting consumptive behavior. Referring to the research by Rafidah *et al.*, (2022) which adopts the Ancok and Suroso theory framework, religiosity consists of five dimensions: belief, worship practices, religious experiences, religious knowledge, and the application of religious values. In Islam, religiosity is reflected thru obedience (taqwa) and caution in the use of wealth so as not to exceed the limits permitted by Sharia. However, empirical research shows inconsistent results. Rahmat *et al.*, (2020) and Yunus, (2024) found that religiosity has a significant negative impact on consumptive behavior, while Hisyam & Utami, (2024) found a negative but not significant impact. This variation emphasizes the existence of an inconsistency gap that needs to be reexamined, especially in communities with a strong religious character.

Additionally, there is a contextual gap in the form of limited research on the consumer behavior of BNPL users among Generation Z in Jepara Regency. Nationally, a survey by the Indonesian Internet Service Providers Association (APJII) in 2025 recorded that the internet penetration rate in Indonesia has reached 80.66 percent, with Generation Z being one of the dominant user groups (Antara News, 2025). This condition indicates the high exposure of the younger generation to the digital and fintech ecosystem. At the regional level, the Central Bureau of Statistics of Jepara Regency recorded that the current population structure is dominated by the young age group, where the proportion of Generation Z reaches 25.47 percent of the total population (Central Statistics Agency of Jepara Regency, 2021). The large proportion of this digital native group reinforces Jepara's relevance as a location for studying the adoption of digital financial services. On the other hand, the Central Statistics Agency of Jepara Regency (2025) reported the

presence of 1,152 mosques and 3,932 prayer rooms, reflecting the strong intensity of the community's religious activities. However, a recent study in the UNISNU Jepara environment by (Khafidhoh & Susilo, 2025) found that sharia literacy does not significantly curb students' consumptive behavior, which is instead more dominated by fashion trends and lifestyle. This condition raises a critical question: can the strong religious values in Jepara control the consumer behavior triggered by the ease of financial technology?

Based on the description, this research has academic urgency to fill the inconsistency gap related to differing findings on perceptions of ease, Islamic lifestyle, and religiosity, as well as the contextual gap related to the lack of research on the consumer behavior of BNPL users in religious areas such as Jepara. The novelty of this research lies in the simultaneous testing of perceived ease, Islamic lifestyle, and religiosity in the context of BNPL services among Generation Z in areas with strong religious characteristics. Thus, this study aims to analyze the influence of perceived ease, Islamic lifestyle, and religiosity on the consumptive behavior of buy now pay later users of Generation Z in Jepara.

Theoretical Foundation
Consumer Behavior

Consumer behavior is not merely a shopping activity, but rather a psychological tendency that prioritizes wants over needs in an irrational manner. Sumartono defines this behavior as the act of purchasing items not based on functional considerations, but rather driven by an emotional desire to obtain momentary satisfaction or a status symbol (Hisyam & Utami, 2024).

In the perspective of Islamic economics, this behavior is strictly prohibited because it contradicts the principle of moderation. Islam recognizes two terms related to this, israf (exceeding the limits of quantity/excessiveness in permissible matters) and tabdzir (squandering wealth on forbidden or unbeneficial matters). A Muslim is required to spend their wealth proportionally or moderately (Nadiatuzzahra *et al.*, 2025).

According to Sumartono, consumptive behavior is measured thru indicators: First is impulsive buying, which is the act of purchasing spontaneously without thorough planning. Second, excessive consumption (wasteful buying), characterized by buying products beyond the capacity of logical needs. Third, irrational buying, which is purchasing solely because of enticing gifts or attractive packaging without considering functionality. Lastly, status purchases, which are consumption aimed at maintaining prestige or appearance to be recognized by the social environment (Hisyam & Utami, 2024).

Perceived Ease of Use

Perceived ease of use is a fundamental construct in the technology acceptance model (TAM) developed by Davis. This variable is defined as the extent to which a person believes that using a technology system will be free of physical or mental effort (free of effort). In the context of fintech, perceived ease of use is the main determinant of service adoption because users tend to avoid complex technology (Silviana & Sukimin, 2025).

Referring to the adaptation of Davis's indicators, the perception of ease is measured thru four main dimensions. First, Easy to learn, where users can quickly understand the features of the BNPL service. Second, Easy to use, which means the application operation flow from registration to transaction is not confusing (Hisyam & Utami, 2024).

Third is Clarity, where user interaction with the system is easy to understand with transparent instructions. Finally, there is Flexibility, which means the service can be accessed anytime (real-time) and anywhere without significant technical barriers, supporting the mobile lifestyle of Generation Z (Hisyam & Utami, 2024).

Islamic Lifestyle

Islamic lifestyle is defined as a manifestation of a way of life based on Islamic law sourced from the Qur'an and Hadith. Yusuf Al-Qardhawi emphasizes that a Muslim's lifestyle must be bound by the value of rubiyah (divinity), where consumption is not the ultimate goal, but rather a means of worship. Normatively, an Islamic lifestyle emphasizes the principle of wasatiyah (moderation), which is a balance between not being stingy yet not being extravagant (Nadiatuzzahra *et al.*, 2025).

However, in its development in the modern era, Islamic lifestyle has also undergone a transformation in meaning. In addition to the spiritual aspect, Islamic lifestyle now also includes the trend of consuming halal-labeled products (halal branding) as a social identity. As stated by Irfansyah, halal awareness often goes hand in hand with lifestyle trends that encourage the purchase of contemporary halal fashion or culinary products, which frequently trigger symbolic consumer behavior (Irfansyah, 2022).

Indicators of an Islamic lifestyle in this study include: (1) intention of worship, which is the awareness that every consumption activity begins with the name of Allah and aims for goodness, (2) orientation toward maslahah, which means choosing items that provide real benefits and not harm, (3) the principle of qana'ah, which is the attitude of feeling sufficient and grateful for what one has, thus not easily tempted by trends, and (4) avoiding israf, which means refraining from extravagant behavior that exceeds reasonable limits (Nadiatuzzahra *et al.*, 2025).

Religiosity

Religiosity is the level of internalization of religious values within a person, reflected thru deep beliefs and daily behavior. Unlike formal religion, religiosity emphasizes the quality of individual experience. Religiosity serves as an internal control that shields individuals from deviant behavior (Rafidah *et al.*, 2022).

Referring to the theoretical framework of Glock and Stark as adopted by Ancok and Suroso, religiosity consists of five multidimensional dimensions. First, the belief dimension (ideological), which refers to the level of belief in the truth of religious teachings such as the existence of God and the Day of Judgment. Second, the religious practice dimension (ritual), which measures adherence to performing mahdhah worship such as prayer. Third, the experiential dimension, which refers to the feeling of closeness to God and the tranquility of prayer (Rafidah *et al.*, 2022). Next is the intellectual dimension, which is the understanding of religious laws. Finally, the consequential dimension, which refers to the extent to which religious values influence a person's social and economic behavior, including honesty and caution in borrowing(Rafidah *et al.*, 2022).

Hypothesis Development
Perception of Ease Positively Affects Consumer Behavior

The perception of ease reduces psychological barriers in transactions, making individuals more inclined to make instant purchases. In BNPL services, features such as a quick approval process and simple usage increase individuals' tendency to make impulsive purchases. The research by Silviana & Sukimin, (2025) proves that the perception of ease has a positive and significant impact on consumer behavior. Thus, the hypothesis is formulated:

H1: Perception of ease has a positive effect on consumptive behavior.

Islamic Lifestyle Has a Negative Impact on Consumer Behavior

An Islamic lifestyle based on Rubiyah values and the principle of wasatiyah (moderation) teaches individuals to avoid israf (excessiveness) and tabdzir (wastefulness), as explained by Yusuf Al-Qardhawi. Theoretically, the application of this lifestyle should serve as a strong inner control. This is supported by the findings of Mustaidah & Sadiyah, (2025), which show that a halal lifestyle positively influences healthy financial behavior (interest in saving). Although (Nadiatuzzahra *et al.*, 2025) presented contradictory findings where an Islamic lifestyle positively influenced consumer behavior due to the halal label trend, this study suspects that if the value of simplicity (qana'ah) is

truly applied, the impact would be to suppress the desire for impulsive shopping. Therefore, the following hypothesis is proposed:

H2: Islamic lifestyle has a negative influence on consumer behavior.

Religiosity Has a Negative Influence on Consumer Behavior

Religiosity acts as a moral control mechanism that encourages individuals to avoid excessive consumption behavior. Individuals with a high level of religiosity in the practice dimension (consequential) will be more cautious in their spending because they consider ethical values and accountability in the afterlife. Rahmat *et al.*, (2020) and Yunus, (2024) show that religiosity has a significant negative impact on consumer behavior. Based on this, the hypothesis is formulated:

H3: Religiosity has a negative impact on consumer behavior.
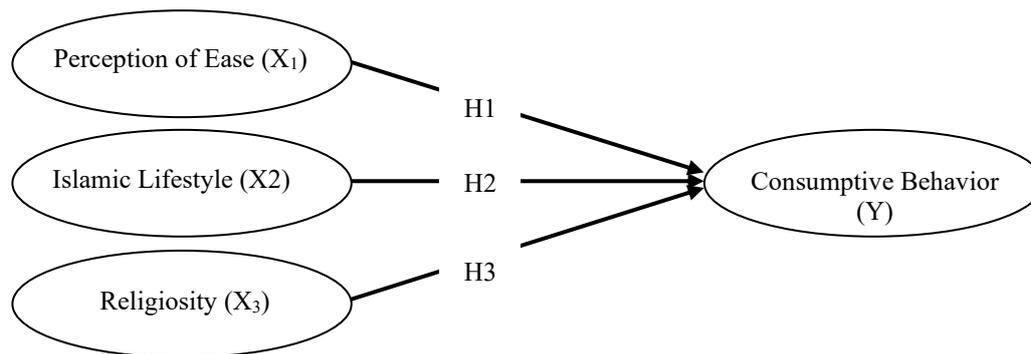
PICTURE 1. RESEARCH MODEL

METHODS

This research uses a quantitative approach with an associative research type, which aims to determine the relationship and influence between the variables studied. The quantitative approach is used because this research focuses on hypothesis testing thru the measurement of numerical data and statistical analysis (Sugiyono, 2019). The data sources in this study consist of primary data obtained directly from respondents thru the distribution of questionnaires and confirmation interviews, as well as secondary data sourced from literature studies, statistical reports, and relevant scientific journals.

The population in this study is Generation Z in Jepara Regency who are active users of buy now pay later (BNPL) services. Since the exact number of BNPL users in Jepara Regency is not known, the population in this study is categorized as an infinite population (Sugiyono, 2019). The sampling technique used is non-probability sampling with the purposive sampling method, which is a technique for determining samples based on specific criteria that align with the research objectives. The criteria for respondents in this study include: (1) Aged 17–27 years; (2) Residing in Jepara Regency; and (3) Having used buy now pay later (paylater) services at least once.

The determination of the sample size in this study refers to the application of the Lemeshow formula as used in the research (Rofiudin *et al.*, 2022) for a population of digital service

users whose exact number is not known (infinite population), with the formula formulation as follows:

$$\mathbf{n} = \frac{Z^2 x\ P(1-P)}{d^2} = \frac{1,96^2 x\ 0,5(1-0,5)}{0,1^2} = \frac{3,8416\ x\ 0,25}{0,01} = 96,04$$

Description:

n : Minimum sample quantity,
Z : Normal distribution value at 95% confidence level (1.96),
P : Proportion of the population (assumed to be 0.5 for maximum variation),
d : Tolerated error rate (*precision*) (0.1 or 10%).

Based on those calculations, the minimum sample size obtained is 96.04. In order to improve the accuracy of the data and facilitate the analysis process, the sample size in this study was rounded to 100 respondents.

The operational definition of the variable is formulated to measure empirical indicators. Perception of ease (X1) is measured thru indicators: ease of learning, ease of use, clarity, and flexibility (Hisyam & Utami, 2024). Islamic lifestyle (X2) is measured based on the principles of rubiyah and wasatiyah with indicators: intention of worship, orientation toward maslahah, attitude of qana'ah, and avoiding israf (Nadiatuzzahra *et al.*, 2025). Religiosity (X3) is measured thru five dimensions referring to Rafidah *et al.*, (2022) who adopt the Ancok and Suroso theoretical framework, namely: belief, worship practices, experience, knowledge, and application. The dependent variable of Consumptive Behavior (Y) is measured thru indicators: impulsive buying, wastefulness, irrational buying, and status buying Sumartono (Hisyam & Utami, 2024). Measurement using a 5-point Likert Scale.

The data analysis technique uses SPSS 26 software, starting with data quality tests (validity and reliability) and classical assumption tests (normality, multicollinearity, heteroscedasticity). Hypothesis testing is conducted using multiple linear regression analysis, partial test (t-test), simultaneous test (F-test), and the coefficient of determination (R^2) to measure the influence between variables.

RESULTS AND DISCUSSION

Results of Validity and Reliability

Tests To ensure the quality of the research instrument, validity and reliability tests were conducted. Validity is measured using the product moment correlation technique, where an indicator is considered valid if the calculated r value exceeds the table r value at the 5% significance level (Ghozali, 2018). Meanwhile, the reliability of the instrument is evaluated using the Cronbach's alpha coefficient. Based on a sample size of 100 respondents (N=100), the degrees of freedom (df = N-2) is 98, so the minimum r-table value used is 0.196.

Table 1: Validity and Reliability Test Results

Statement	Variabel	r Count	r Table	*Cronbach Alpha*	Criteria	Remarks
1	Perception of	0.810	0.196	0.849	>0.70	Valid and Reliable
2	Ease	0.751				Valid and Reliable

Statement	Variabel	r Count	R table	Cronbach Alpha	Criteria	Remarks
3		0.904				Valid and Reliable
4		0.733				Valid and Reliable
5		0.754				Valid and Reliable
Statement	Variabel	r Count	R table	Cronbach Alpha	Criteria	Remarks
1		0.588				Valid and Reliable
2		0.777				Valid and Reliable
2	Islamic Lifestyle	0.691	0.196	0.823	>0.70	Valid and Reliable
4		0.794				Valid and Reliable
5		0.748				Valid and Reliable
6		0.798				Valid and Reliable
Statement	Variabel	r Count	R table	Cronbach Alpha	Criteria	Remarks
1		0.836				Valid and Reliable
2		0.832				Valid and Reliable
3	Religiosity	0.816	0.196	0.864	>0.70	Valid and Reliable
4		0.723				Valid and Reliable
5		0.860				Valid and Reliable
Statement	Variabel	r Count	R table	Cronbach Alpha	Criteria	Remarks
1		0.802				Valid and Reliable
2		0.733				Valid and Reliable
3	Consumptive Behavior	0.732	0.196	0.838	>0.70	Valid and Reliable
4		0.729				Valid and Reliable
5		0.725				Valid and Reliable
6		0.742				Valid and Reliable

Source: Processed Primary Data (2025)

Referring to Table 1, the results of the statistical analysis show the instrument's performance to be very good. In the validity test, all statement items ranging from the ease of perception variable, Islamic lifestyle, religiosity, to consumptive behavior produced a calculated r value that consistently exceeded 0.196. This proves that each item of the questions is able to accurately and validly reflect the construct of the measured variable.

On the other hand, the reliability test results show strong internal consistency. The Cronbach's alpha values for all variables are above the standard threshold of 0.70. Specifically, the religiosity variable recorded the highest value (0.864), followed by perceived ease (0.849), consumptive behavior (0.838), and Islamic lifestyle (0.823). The high coefficient values confirm that the questionnaire instrument has a reliable level of stability for use in research data collection.

Results of the Classical Assumption

Test The normality test is conducted to verify whether the distribution of residual data in the regression model meets the parametric statistical assumptions. This test applies the one-sample Kolmogorov-Smirnov method with the decision-making basis that data is declared normally distributed if the asymptotic significance value is above 0.05 (Ghozali, 2018).

Table 2: *Kolmogorov-Smirnov normality test*

	Unstandardized Residual
N	100
Std. deviation	2.52147786
Absolute	0.055
Positive	0.055
Negative	-0.036
Test Statistic	0.055
Asymp. Sig (2-tailed)	0.200c

Source: Processed Primary Data (2025)

Referring to the results in Table 2, an asymp. sig. (2-tailed) value of 0.200 was obtained. This figure exceeds the threshold of 0.05, so it can be concluded that the residual data for all variables are normally distributed and have met the requirements for regression analysis.

Next, to ensure the model is free from correlation bias among independent variables, a multicollinearity test was conducted. Based on the analysis results presented integratively in Table 4, it was found that the variables of perceived ease, Islamic lifestyle, and religiosity have tolerance values ranging from 0.555 to 0.951 (> 0.10) and variance inflation factor (VIF) values ranging from 1.051 to 1.803 (< 10). These results indicate that there is no multicollinearity issue in the research model.

Finally, the heteroscedasticity test was conducted using the Glejser statistical test to detect variance inequality with results that are more precise compared to the graphical method.

Table 3: Heteroscedasticity Test Results (Glejser Test)

Coefficients^a

Model	t	Sig.
(Constant)	0.814	0.417
Perception of Ease	1.112	0.269
Islamic Lifestyle	0.676	0.501
Religiosity	-1.229	0.222

a. Dependent Variable: Abresid

Source: Processed Primary Data (2025)

The results of the data processing show the significance values for the ease of perception variable at 0.269, the Islamic lifestyle at 0.501, and religiosity at 0.222. Considering that all probability values are above the 0.05 level, it can be concluded that this regression model is homoscedastic and suitable for use as a precise estimation tool.

Results of Multiple Linear Regression Analysis

Multiple linear regression analysis is applied in this study to estimate the magnitude of the influence of several independent variables simultaneously on the dependent variable, as well as to predict changes in the value of the dependent variable. This regression equation aims to determine the direction of the relationship between perceived ease (X1), Islamic lifestyle (X2), and religiosity (X3) on Consumer Behavior (Y), whether it has a positive or negative influence (Ghozali, 2018).

Table 4: Multiple Linear Regression Analysis and Multicollinearity Test

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1 (Constant)	11.028	2.936		3.756	0.000		
Perception of Ease	0.121	0.100	0.119	1.206	0.231	0.951	1.051
Islamic Lifestyle	0.394	0.125	0.406	3.164	0.002	0.561	1.783
Religiosity	-0.364	0.135	-0.347	-2.691	0.008	0.555	1.803

a. Dependent Variable: Consumptive Behavior

Source: Processed Primary Data (2025)

Based on the Unstandardized B coefficients in Table 4, a multiple linear regression equation can be formulated as follows: $Y = 11.028 + 0.121X1 + 0.394X2 - 0.364X3$ The interpretation of this regression equation indicates that the constant value of 11.028 reflects the baseline level of consumptive behavior that remains formed when the variables of perceived ease, Islamic lifestyle, and religiosity are assumed to be constant or zero. Furthermore, the positive regression coefficients are found in the variables of perceived ease at 0.121 and Islamic lifestyle at 0.394, meaning that each increase in the score of these two variables will contribute to an increase in the level of consumptive behavior. Conversely, the religiosity variable has a negative coefficient of -0.364, indicating an inverse relationship, where the higher the level of a person's

religiosity, the lower the tendency for consumptive behavior by the value of that coefficient.

Results of Partial Hypothesis Testing (t-Statistic Test)

The t-statistic test is conducted to determine the extent of the influence of an independent variable individually in explaining the variation of the dependent variable. Decision-making is based on the comparison of the calculated t value with the t table value and the significance value. The criteria for accepting the hypothesis occur if the t-count value > t-table or the significance value is 0.05 (Ghozali, 2018). In this study, with a sample size (n) of 100 and a number of variables (k) of 3, the degrees of freedom (df = n-k-1) obtained is 96. Therefore, the t-table value used as a reference at the 5% significance level is 1.985.

Table 5: Hypothesis Test Results (Statistical Test t)

Hipotesis	t count	t table	Sig.	Results
Perception of Ease → Consumptive Behavior	1.206	<1.985	0.231	Insignificant Positives
Islamic Lifestyle → Consumptive Behavior	3.164	>1.985	0.002	Significant Positives
Religiosity → Consumptive Behavior	-2.691	>1.985	0.008	Significant Negatives

Source: Processed Primary Data (2025)

Based on the calculations in Table 5, the interpretation of the hypothesis testing can be outlined as follows:

Hypothesis 1: The effect of perceived ease on consumer behavior. The test results show a positive regression coefficient with a t-value of 1.206 <1.985 and a significance value of 0.231 >0.05. This means that although the direction of the relationship shows a positive trend, statistically, the influence is not significant or not real. In other words, the ease of using the buy now pay later application is not the main determinant of someone's consumer behavior. Therefore, the first hypothesis (H1) is REJECTED.

Hypothesis 2: The influence of an Islamic lifestyle on consumer behavior. Testing on the Islamic lifestyle variable yielded a t-value of 3.164 (positive) with a significance of 0.002 <0.05. Statistically, this variable has a significant influence, but the direction of its coefficient is positive. This contradicts the proposed hypothesis that an Islamic lifestyle negatively affects (decreases) consumer behavior. Data findings actually show that the higher the application of an Islamic lifestyle (in the context of halal product trends), the higher the consumer behavior. Because the direction of the relationship does not align with the initial hypothesis, the second hypothesis (H2) is REJECTED.

Hypothesis 3: The influence of religiosity on consumer behavior. The results of the statistical analysis for the religiosity variable show a t-value of -2.691 (absolute value >1.985) with a significance of 0.008 <0.05. The negative sign on the t-count indicates an opposite direction of the relationship. These findings empirically prove that religiosity has a negative and significant impact on consumer behavior. This means that the higher the level of religiosity and religious understanding among students, the lower their consumptive behavior will be. Based on these results, the third hypothesis (H3) is declared ACCEPTED.

Results of the Simultaneous Hypothesis Test (F-Statistic Test)

The F-statistic test essentially shows whether all the independent variables included in the model have a simultaneous effect on the dependent variable. This test also aims to ensure the accuracy of the generated regression model (goodness of fit). The decision-making criterion is to compare the calculated F value with the table F value. If the calculated F value > table F value or the significance value < 0.05, then the model is declared fit and the simultaneous hypothesis is accepted (Ghozali, 2018). In this study, the table F value is determined based on a 5% significance level with the numerator degrees of freedom (df1=k=3) and the denominator (df2=n-k-1=96), resulting in a table F value of 2.70.

Table 6: Results of Statistical Test F

ANOVA

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	80.573	3	26.858	4.096	0.009[b]
	Residual	629.427	96	6.557		
	Total	710.000	99			

    a. Dependent Variable: Consumptive Behavior
    b. Predictors: (Constant), Religiosity, Perception of Ease, Islamic Lifestyle
Source: Primary data processed, 2025

Based on the analysis results in Table 6, an F value of 4.096 was obtained with a significance value of 0.009. The comparison results show that the calculated F value is greater than the table F value (4.096 > 2.70) and the significance value is much smaller than 0.05 (0.009 < 0.05). These findings prove that the variables of perceived ease, Islamic lifestyle, and religiosity simultaneously have a significant impact on consumer behavior. Thus, this regression model is deemed fit for use in research, and the hypothesis stating the existence of simultaneous influence is ACCEPTED.

Coefficient of Determination Test (R^2)

The coefficient of determination (R^2) test is conducted to measure the extent to which the model explains the variation in the dependent variable. The value of the coefficient of determination ranges from zero to one, where a small value indicates that the independent variables have a very limited ability to explain the variation in the dependent variable, while a value close to one means that the independent variables provide almost all the information needed to predict the variation in the dependent variable (Ghozali, 2018). Considering that this research uses a multiple linear regression model with more than two independent variables, the value used as a reference for interpretation is the Adjusted R Square. This value is chosen because it is considered more accurate in evaluating multivariate models without being biased by the addition of independent variables, thus making the obtained predictions more precise.

Table 7: Determination Coefficient Test Results

Model Summary [b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.337[a]	0.113	0.086	2.561

a. Predictors: (Constant), Religiosity, Perception of Ease, Islamic Lifestyle
b. Dependent Variable: Consumptive Behavior
Source: Primary data processed, 2025

Based on the data processing results in Table 7, an adjusted R Square value of 0.086 was obtained. This means that 8.6% of the variation in consumer behavior can be explained by the variation in the three independent variables: perception of ease, Islamic lifestyle, and religiosity. Meanwhile, the remaining 91.4% (100% - 8.6%) is explained by other variables outside this research model, such as peer conformity, financial literacy, self-control, and exposure to social

media advertisements. These external factors were strongly identified in the interview sessions, where the biggest triggers of respondents' consumptive behavior were exposure to persuasive promotional content on social media (TikTok) and the fear of missing out (FOMO) from peers, as revealed by respondents Rofii and Wahono.

DISCUSSION
Perception of Ease does not significantly affect consumer behavior

These findings indicate that the ease of using buy now pay later applications is not the main determinant in impulsive purchasing decisions among Generation Z in Jepara. These findings are consistent with the research by Hisyam & Utami (2024), which also found that the perception of ease of use does not significantly affect consumer behavior. This indicates that the assumption of the technology acceptance model (TAM) has limitations in the context of risky consumption, where the aspect of perceived ease of use is considered a standard (hygiene factor) by students who are classified as digital natives. This means that high technological literacy makes users no longer driven to shop just because the application is easy to access, but rather more influenced by the drive of needs or lifestyle. This is in line with the acknowledgment of respondents Wahono & Rofii, who stated that the ease of the application is merely a supporting facility (hygiene factor), not the main trigger. They emphasized that the decision to incur debt is more driven by the urgency of need or the desire to own an item, rather than the ease of operating the application. If there is no need, the ease of technology does not automatically trigger a transaction.

Islamic Lifestyle has a positive influence on consumer behavior

The positive regression coefficient (contrary to the initial hypothesis) indicates that the higher the application of an Islamic lifestyle, the higher the consumer behavior of students. This phenomenon aligns with the theory of religious commodification or halal lifestyle, where symbols of Islam such as the latest Muslim fashion and premium halal products are interpreted as social identities that require high costs. These findings support the research by Nadiatuzzahra *et al.*, (2025), which states that the halal label trend can trigger consumerism, where students become trapped in meeting the "pious yet stylish" appearance standards, ultimately increasing their spending thru paylater services. These statistical findings were confirmed thru in-depth interviews, where respondents admitted that the use of Paylater is often driven by prestige and social demands to appear Islamic (image). This was expressed by respondents Wahono and Rofii, who stated that buying branded Muslim clothing has become a necessity to avoid feeling inferior in social circles. Additionally, there is a phenomenon of rationalization, where the purchase of halal products is considered a positive act or part of worship, thereby reducing feelings of guilt even if done thru debt, as mentioned by respondent Syafii.

Religiosity has a negative influence on consumptive behavior

Unlike a lifestyle that is symbolic in nature, religiosity has proven to be able to control consumptive behavior (inner control). This finding is consistent with Islamic economic theory, which emphasizes the principles of qana'ah (contentment) and zuhud (simplicity), where a deep understanding of religious values can suppress the desire for excessive spending (israf). This proves that students with a high level of religiosity have better spiritual awareness in managing finances and resisting the temptation to incur debt for non-essential matters. Qualitative validation reinforces these findings. Based on the interview results, the value of religiosity, particularly the fear of the sin of debt and the concept of israf, effectively serves as a 'brake' when the desire to shop arises. Respondents Syafii & Wahono mentioned that remembering the consequences in the

afterlife often cancels their intention to check out impulsive purchases, even tho the temptation of trends is very strong.

Perception of convenience, Islamic lifestyle, and religiosity together influence consumer behavior.

The adjusted R square value of 8.6% indicates that the combination of external factors (technology and lifestyle trends) and internal factors (religiosity) play a role in shaping students' consumption patterns, although their contribution is moderate. These findings affirm that the behavior of paylater users in Jepara is the result of a complex interaction; on one hand, there is an urge to follow expensive Islamic lifestyle trends, but on the other hand, there is a spiritual brake from religiosity that seeks to balance it, with technology ease as the facilitator.

CONCLUSION

This study concludes that the perception of convenience, Islamic lifestyle, and religiosity simultaneously have a significant impact on the consumption behavior of users of buy now pay later (BNPL) services among Generation Z in Jepara Regency, indicating that consumption behavior is not formed by a single factor, but rather by the interaction between technological, socio-cultural, and spiritual value aspects. However, partially, the perception of ease does not have a significant impact, indicating that for Generation Z, who are digital natives, the ease of technology has become a condition considered normal, thus no longer being the main trigger for excessive consumption. On the contrary, an Islamic lifestyle has a positive and significant impact on consumer behavior, reflecting a shift in the interpretation of an Islamic lifestyle toward symbolism and trends in halal product consumption. On the other hand, religiosity has been proven to have a negative and significant impact, affirming its role as an effective internal control in curbing consumptive behavior in accordance with Islamic economic principles. These findings underscore the importance of deepening substantive religious values so that the use of digital financial services can be more controlled, and they open up opportunities for further research to examine other factors outside the model that contribute to the consumer behavior of Generation Z.

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