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The Influence Of Lifestyle And Self-Control On The Consumptive Behavior Of Shopee Paylater Users In Context of Shariah Accounting Principles

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Abstract

This study is motivated by the rapid development of digital financial services, particularly Shopee PayLater, which has the potential to increase consumerist behaviour among students. This phenomenon requires examination not only from economic and psychological perspectives, but also from the perspective of Islamic accounting, which emphasises balance and control over consumption. This study aims to analyse the influence of lifestyle and self-control on the consumer behaviour of Shopee PayLater users and to test the role of Islamic accounting principles as a moderating variable. This study employs a quantitative approach. Data were collected via a Likert-scale questionnaire distributed to students and analysed using Partial Least Squares-based Structural Equation Modelling (SEM-PLS) with the SmartPLS application version 4.1.1.6. The results indicate that lifestyle has a positive and significant influence on consumer behaviour, whilst self-control does not have a significant influence. Sharia accounting principles have a direct and significant influence on consumptive behaviour, but are unable to moderate the relationship between lifestyle or self-control and consumptive behaviour. These findings suggest that consumer behaviour is influenced more by external factors such as lifestyle and the convenience of digital services than by internal factors within the individual, and indicate that Sharia values have not yet been fully integrated into everyday life.

Keywords: *Consumerist behaviour, Lifestyle, Self-Control, Shopee PayLater, Shariah Accounting*

1. INTRODUCTION

In Indonesia, fintech is growing rapidly with a variety of services, such as digital payment systems, peer-to-peer lending, and Buy Now Pay Later (BNPL). These services are in high demand because they offer convenience, speed, and flexibility in transactions, particularly among the younger generation. One type of fintech currently gaining popularity is the Buy Now Pay Later (BNPL) service, also known as Paylater. According to data from the Financial Services Authority (OJK), as of July 2025, bank Paylater credit in Indonesia

saw an increase of 33.56% year-on-year, up from a 2.75% growth rate in June 2025. This brings the total to Rp24.05 trillion, with 28.25 million registered accounts (OJK, 2025). This indicates that Paylater services are increasingly being accepted by the public as an alternative payment method.

Among the various platforms offering Paylater services, Shopee Paylater (SPaylater) is the most popular. A 2023 Populix survey showed that 77% of respondents use Shopee Paylater as their primary Paylater service, followed by GoPaylater (28%), Akulaku (18%), Kredivo (14%), Traveloka Paylater (9%), Indodana Paylater (4%), Home Credit (3%), Otome (2%), and other apps (2%). This popularity is driven by Shopee's position as one of the largest marketplaces in Southeast Asia, with a large user base in Indonesia (Populix, 2023).

Shopee Paylater is a payment method from Shopee that works similarly to credit (Diah, 2023). Shopee Paylater (often abbreviated as SPaylater) is a loan service or installment payment method provided by Shopee for its users. This service is provided by PT Commerce Finance within the Shopee app and is regulated by the Financial Services Authority (OJK), offering instant loans to meet shopping needs. Using Shopee Paylater is very convenient. Users simply need to activate this feature through the Shopee app by meeting certain requirements, such as being between 18 and 65 years old and holding an ID Card (KTP). Payment term options vary, ranging from 1, 3, 6, to 12 months, while 18- and 24-month terms are only available to certain users. According to official SPaylater policies summarized by a financial news platform, the service's interest rate is 2.95% per month, and there is an administrative or processing fee of 1% per transaction. Shopee Paylater bills must be paid on time before the due date, as late payments will incur a penalty of 5% per month on the total amount past the due date (Gumilar, 2025). Overall, Shopee Paylater is a very user-friendly service that offers convenience to its users.

However, behind this convenience, this service also raises the potential for a new problem: an increase in consumerist behavior. Consumerist behavior can be defined as the tendency to purchase goods excessively, without planning, and driven more by desire than by need. Among college students, this situation is becoming increasingly evident because they tend to still be in a transitional phase regarding financial management, often lacking experience, yet possess a strong urge to follow trends and embrace a modern lifestyle.

However, from an Islamic economic perspective, consumption behaviour is not viewed solely in terms of meeting needs, but must also take into account ethical values and the public good. Chapra (2000) explains that Islamic consumption theory emphasises the principle of maslahah, namely that consumption must provide material, spiritual and social benefits. Needs hold a more fundamental position than mere wants. Economic activities, whether production or consumption, are undertaken due to the drive to obtain such utility (Khoerulloh, 2020). Therefore, the consumptive behaviour of PayLater users can be understood as a failure to control one's desires (nafs) and to distinguish between needs and

wants. This view aligns with Mannan's (1997) argument, which emphasises that consumption in Islam must be directed towards the moderate and responsible fulfilment of needs, not the excessive gratification of desires. Mannan emphasises that consumption behaviour must not be divorced from Islamic moral and ethical values, such as balance (wasathiyah), the avoidance of wastefulness (isrāf), and social responsibility. According to Al-Ghazali (1997), the fulfilment of daruriyyat needs is the top priority as it is directly linked to the preservation of the five primary objectives of Sharia (maqashid al-shariah), namely religion, life, intellect, lineage, and wealth.

This view is reinforced by Qardhawi (1997), who asserts that Islam strictly prohibits excessive consumption (isrāf) and wastefulness (tabdzīr), as these are contrary to the principles of justice and balance in the use of wealth. In line with this, Kahf (1992) states that consumption behaviour must be directed towards supporting the achievement of the maqashid al-shariah and maintaining a balance between meeting current needs and ensuring the sustainability of future well-being.

One factor influencing consumer behavior is lifestyle. Kotler & Keller (2012) explain that lifestyle refers to a person's way of life, as reflected in their activities, interests, and opinions. Students with a hedonistic lifestyle or those who tend to follow the latest trends are more easily driven to make purchases even if they do not align with their primary needs. While college is supposed to be an environment for acquiring knowledge, interacting with fellow students, and sharing ideas among peers, some students use this opportunity to showcase their appearance and lifestyle (Pulungan & Febriaty, 2018). Research conducted by Sari (2021) indicates that lifestyle has a positive influence on students' consumption behavior. In other words, the more consumption-oriented a person's lifestyle is, the higher the tendency to overuse Paylater services. In line with this, research by (Tholib, 2025) in his thesis indicates that lifestyle has a positive influence on the consumption behavior of students who use this service. In other words, the more hedonistic and consumption-oriented a student's lifestyle is, the greater their tendency to use Paylater services excessively if not balanced by good self-control.

In addition to lifestyle, another equally important factor is self-control. According to Asisi & Purwantoro (2020), self-control refers to an individual's ability to regulate behavior, control impulses, and resist excessive desires. Tripambudi & Indrawati (2020) note that individuals with good self-control are more selective in making financial decisions and are able to distinguish between needs and wants. Research conducted by Maharani (2024) found that self-control has a significant negative effect on students' consumptive behavior; that is, the higher the self-control, the lower the level of consumptive behavior. However, Tholib's (2025) study found a positive effect, indicating inconsistency in research findings.

This situation indicates that the consumer behaviour of students using Shopee PayLater should not only be viewed from an economic and psychological perspective, but

also analysed from a Sharia perspective. Consequently, this study aims to analyse the influence of lifestyle and self-control on the consumer behaviour of Shopee PayLater users, as well as to examine the role of Sharia accounting principles as a moderating variable. Previous research has largely been conducted in Java and Sumatra, whilst studies examining this phenomenon in Sulawesi, particularly at IAIN Parepare, remain scarce. In fact, IAIN Parepare students have diverse social, cultural, and economic backgrounds, which can provide a more comprehensive picture of students' consumer behaviour in a local context. Therefore, this study offers novelty in terms of its location and research perspective.

Based on the above discussion, this study is important to conduct under the title: "The Influence of Lifestyle and Self-Control on the Consumption Behavior of Shopee Paylater Users in the Context of Sharia Accounting Principles". This study is expected to enrich the literature, provide practical insights for students in managing their finances wisely, and strengthen the application of Sharia accounting principles in addressing the challenges of the digital age.

2. RESEARCH METHOD

2.1 Research Approach and Type

The research approach used is a quantitative approach, as it focuses on testing hypotheses regarding the influence of independent variables on dependent variables using numerical data obtained from respondents. The quantitative approach was chosen to obtain results that are objective, measurable, and statistically analyzable. The type of research used is associative or causal research, which aims to identify the cause-and-effect relationship between two or more variables.

2.2 Location and Time

This study was conducted at the State Islamic Institute (IAIN) Parepare, with the research subjects being students who use the Shopee Paylater facility. The research will be conducted over approximately 2 months (January–March) by distributing an online questionnaire via Google Forms to the respondents.

2.3 Population and Sample

The population in this study consists of Shopee Paylater users, whose exact number is unknown. The sampling technique used in this study is probability sampling, a method that gives every member of the population an equal chance of being selected for the sample.

The method employed is simple random sampling, in which the sample is selected at random without regard to specific strata or characteristics. This method was chosen based on the researcher's desire to obtain a representative sample and minimize bias in the data collection process. Although simple random sampling was used, this study established specific sample criteria to ensure the sample aligns with the research focus, including: ctive

undergraduate (Bachelor's degree) students at IAIN Parepare, students who use Shopee PayLater, and willing to participate as respondents in this study.

2.4 Data Collection Techniques

The data collection techniques used in this study are questionnaires and documentation. The questionnaire serves as the primary instrument for obtaining primary data and was distributed online (via Google Forms) to respondents. The questionnaire was designed based on the research variables' indicators using a Likert scale. Additionally, documentation was used as a supplementary technique to obtain data regarding respondent profiles and other information relevant to the study.

2.5 Data Analysis Techniques

The data analysis technique used in this study employs a Partial Least Squares-Structural Equation Modeling (PLS-SEM) approach using SmartPLS software version 4.1.1.6. The PLS-SEM method was chosen because it can analyze relationships among latent variables simultaneously, does not require a normal data distribution, and can be applied to relatively small sample sizes. Data analysis was conducted in two main stages: evaluation of the measurement model (outer model) and evaluation of the structural model (inner model). According to Abdillah & Hartono (2015), the outer model is a measurement model that describes the relationship between a set of indicators and the latent variables they represent. This outer model is used to assess the construct validity and reliability of the research instrument. These tests aim to ensure that the instrument is capable of measuring the concepts it is intended to measure, while also assessing the consistency of the measurement tool in measuring a construct, including the uniformity of respondents' answers to the items in the questionnaire or research instrument. Meanwhile, according to Ghozali & Latan (2015), the inner model is a test that can demonstrate the relationship between the independent latent variable and the dependent latent variable. The inner model serves as the primary basis for deciding whether to accept or reject the research hypothesis. There are several tests within this inner model, namely: model fit, R^2, Q^2, F^2, and hypothesis testing.

3. RESULTS AND DISCUSSION

This section presents the results of data analysis from a study on the influence of lifestyle and self-control on the consumption behavior of college students who use Shopee

PayLater, with Sharia accounting principles serving as a moderating variable. The presentation of the research results begins with a descriptive analysis to describe the characteristics of the respondents and the trends in their responses to each research variable.

Based on the results of the descriptive analysis, the characteristics of the respondents in this study were examined in terms of gender, semester, study program, and use of Shopee PayLater. The total number of respondents was 211 students. In terms of gender, female respondents dominated, numbering 135 (64.3%), while male respondents numbered 76 (35.7%). This indicates that female respondents' participation in this study was higher than that of male respondents. In terms of semester, the majority of respondents were from semesters 7–8, totaling 140 students (66%). Furthermore, there were 34 respondents (16%) from semesters 5–6, 27 respondents (12.7%) from semesters 3–4, and 11 respondents (5.2%) from semesters 1–2. These data indicate that the majority of respondents were senior-year students, and thus were considered to have more mature experience and understanding regarding the use of digital financial services.

Based on their academic programs, the respondents came from a variety of academic backgrounds. The program with the highest number of respondents was Sharia Accounting, with 46 respondents (21.6%), followed by Sharia Financial Management with 20 respondents (9.4%) and English Language Education with 14 respondents (6.6%). Meanwhile, several other academic programs had relatively small numbers of respondents, such as Science Education, Zakat and Waqf Management, Da'wah Management, Islamic Community Development, and Islamic Family Law, each with 2 respondents (0.9%). This diversity of academic programs indicates that the respondents have varied academic backgrounds. Furthermore, based on Shopee PayLater usage, it was found that 101 respondents (47.87%) were Shopee PayLater users, while the remaining 110 respondents (52.13%) did not use the service. This indicates that the proportion of respondents who use and do not use Shopee PayLater is relatively balanced, so the data obtained is considered sufficiently representative for analyzing the phenomenon of Shopee PayLater usage among students.

Table 1 Research Variables.

Variabel	Mean	Std. Deviation
X1	4,06	0,76
X2	4,23	0,69
Y	3,20	1,25
Z	4,11	0,77

Based on the table bove, the Lifestyle variable has a mean value of 4.06 with a standard deviation of 0.76, indicating that respondents tend to have a high lifestyle level with a relatively homogeneous data distribution. The Self-Control variable (X2) has a mean of 4.23 with a standard deviation of 0.69, indicating that respondents have a high level of self-control and are relatively homogeneous. Furthermore, the Consumption Behavior variable (Y) has a mean of 3.20 with a standard deviation of 1.25, indicating that respondents'

consumption behavior falls into the moderate category with a fairly high variation in responses. Meanwhile, the Sharia Accounting Principles variable (Z) has a mean value of 4.11 with a standard deviation of 0.77, indicating that respondents tend to have a high level of understanding and application of Sharia accounting principles with a relatively low level of data dispersion.

Overall, the descriptive statistical results show that a relatively high online shopping lifestyle does not directly lead to excessive consumer behavior. This suggests that self-control and Sharia accounting principles act as intervening or moderating variables in influencing the relationship between lifestyle and consumer behavior, making them worthy of further testing.

3.1 Outer Model

3.1.1 Convergent Validity

According to (Hair et al., 2017), convergent validity refers to the extent to which a measure correlates positively with alternative measures of the same construct. Convergent validity can be evaluated using two criteria: factor loadings and Average Variance Extracted (AVE). The results of the first stage (I) of convergent validity in this study are presented in Table 2.

Table 2 Results of the Outer Loading Test for Convergent Validity, Phase I

	X1	X2	Y	Z	Ket.
X1. 1	0.771				Valid
X1. 2	0.694				Valid
X1. 3	0.641				Valid
X1. 4	0.733				Valid
X1. 5	0.739				Valid
X1. 6	0.575				Valid
X1. 7	0.593				Valid
X1. 8	0.558				Valid
X1. 9	0.677				Valid
X2. 1		0.727			Valid
X2. 2		0.759			Valid
X2. 3		0.708			Valid
X2. 4		0.749			Valid
X2. 5		0.737			Valid
X2. 6		0.664			Valid
X2. 7		0.814			Valid
X2. 8		0.725			Valid
X2. 9		0.756			Valid
Y. 1			0.821		Valid
Y. 2			0.817		Valid

	X1	X2	Y	Z	Ket.
Y. 3			0.795		Valid
Y. 4			0.904		Valid
Y. 5			0.823		Valid
Y. 6			0.886		Valid
Y. 7			0.878		Valid
Y. 8			0.866		Valid
Y. 9			0.815		Valid
Y. 10			0.802		Valid
Y. 11			0.840		Valid
Y. 12			0.888		Valid
Y. 13			0.794		Valid
Y. 14			0.915		Valid
Y. 15			0.814		Valid
Z. 1				0.574	Valid
Z. 2				0.828	Valid
Z. 3				0.815	Valid
Z. 4				0.670	Valid
Z. 5				0.647	Valid

Source: The data was analyzed using SmartPLS 4.1.1.6, 2026.

Based on the results of the convergent validity test above, the indicators have met the validity criteria based on outer loading values that are at or above the minimum threshold of ≥ 0.70, which is the ideal condition. However, based on empirical research, indicators with factor loadings of ≥ 0.50 can still be considered acceptable for use (Haryono, 2016). After conducting the outer loading test in the initial stage, the Average Variance Extracted (AVE) values were then evaluated as part of the convergent validity test.

Table 3 Results of the AVE Test for Convergent Validity, Phase I

	AVE	Ket.
X1	0.447	Unvalid
X2	0.546	Valid
Y	0.714	Valid
Z	0.509	Valid

Source: The data was analyzed using SmartPLS 4.1.1.6, 2026.

The test results indicate that most variables met the criterion of an AVE value ≥ 0.50 (Ghozali & Latan, 2015; Hair et al., 2017). However, for variable X1 (lifestyle), the AVE value fell below the required minimum threshold, indicating that this construct was not yet capable of optimally explaining the variance of the indicators. Therefore, a second-stage test was conducted by reducing several indicators deemed less representative.

Table 4 Results of the Outer Loading Test for Convergent Validity, Phase II

	X1	X2	Y	Z	Ket.
X1. 1	0.781				Valid
X1. 2	0.715				Valid
X1. 3	0.758				Valid
X1. 4	0.732				Valid
X1.5	0.643				Valid
X1. 6	0.650				Valid
X2. 1		0.803			Valid
X2. 2		0.752			Valid
X2. 3		0.741			Valid
X2. 4		0.728			Valid
X2. 5		0.829			Valid
X2. 6		0.792			Valid
Y. 1			0.834		Valid
Y. 2			0.834		Valid
Y. 3			0.902		Valid
Y. 4			0.831		Valid
Y. 5			0.885		Valid
Y. 6			0.817		Valid
Y. 7			0.804		Valid
Y. 8			0.881		Valid
Y. 9			0.904		Valid
Y. 10			0.836		Valid
Z. 1				0.574	Valid
Z. 2				0.829	Valid
Z. 3				0.815	Valid
Z. 4				0.667	Valid
Z. 5				0.650	Valid

Source: The data was analyzed using SmartPLS 4.1.1.6, 2026.

Based on the results of the second phase (II) of convergent validity testing above, the AVE results for the second stage of testing are as follows.

Table 5 Results of the AVE Test for Convergent Validity, Phase II

	AVE	Ket.
X1	0.511	Valid
X2	0.600	Valid
Y	0.728	Valid
Z	0.509	Valid

Source: The data was analyzed using SmartPLS 4.1.1.6, 2026.

After the indicator elimination process and retesting, the results showed that the AVE value for variable X1 increased and met the required criterion of ≥ 0.50. Thus, it can be concluded that the constructs in the research model have met the criteria for convergent validity and are suitable for use in the next stage of analysis.

3.1.2 Discriminant Validity

Discriminant validity refers to the extent to which a construct is truly distinct from other constructs. By the definition of discriminant validity, this means that the construct is unique and captures phenomena not represented by other constructs in the model. Cross-loading scores can measure discriminant validity (Hair et al., 2013). Discriminant validity aims to determine whether a construct has adequate discriminant validity, specifically by comparing the loading values on the target construct, which should be higher than those of other constructs (Ghozali & Latan, 2015). Discriminant validity can be measured using one of three criteria: cross-loading, Fornell-Larcker, and latent variable correlations.

The expected value for cross-loadings is > 0.60 (Hair et al., 2013). According to Haryono (2016), a cross loading value of ≥ 0.7 is considered ideal, meaning that the indicator validly measures the construct it represents; in empirical research experience, a loading value of ≥ 0.5 is still acceptable, and some experts even tolerate a value of 0.4; thus, cross loading values ≤ 0.4 must be excluded from the model.

Table 6 Results of the Cross-Loading Test for Discriminant Validity

	X1	X2	Y	Z	Ket.
X1. 1	**0.781**	0.147	0.432	0.395	Valid
X1. 2	**0.715**	0.106	0.488	0.424	Valid
X1. 3	**0.758**	0.204	0.554	0.401	Valid
X1. 4	**0.732**	0.110	0.509	0.454	Valid
X1. 5	**0.643**	0.339	0.609	0.543	Valid
X1. 6	**0.650**	0.487	0.486	0.446	Valid
X2. 1	0.251	**0.803**	0.390	0.433	Valid
X2. 2	0.192	**0.752**	0.299	0.327	Valid
X2. 3	0.200	**0.741**	0.219	0.190	Valid
X2. 4	0.292	**0.728**	0.275	0.378	Valid
X2. 5	0.362	**0.829**	0.343	0.443	Valid
X2. 6	0.237	**0.792**	0.369	0.386	Valid

	X1	X2	Y	Z	Ket.
Y. 1	0.616	0.343	**0.834**	0.568	Valid
Y. 2	0.614	0.335	**0.834**	0.559	Valid
Y. 3	0.649	0.295	**0.902**	0.525	Valid
Y. 4	0.545	0.326	**0.831**	0.473	Valid
Y. 5	0.608	0.395	**0.885**	0.550	Valid
Y. 6	0.633	0.346	**0.817**	0.567	Valid
Y. 7	0.593	0.392	**0.804**	0.563	Valid
Y. 8	0.641	0.350	**0.881**	0.554	Valid
Y. 9	0.648	0.421	**0.904**	0.619	Valid
Y. 10	0.559	0.362	**0.836**	0.519	Valid
Z. 1	0.273	0.280	0.338	**0.574**	Valid
Z. 2	0.432	0.376	0.421	**0.829**	Valid
Z. 3	0.536	0.349	0.583	**0.815**	Valid
Z. 4	0.505	0.274	0.477	**0.667**	Valid
Z. 5	0.444	0.433	0.431	**0.650**	Valid

Source: The data was analyzed using SmartPLS 4.1.1.6, 2026.

Based on the results of the cross-loading analysis, it was found that all indicators within each construct had the highest loading values on the construct they were intended to measure compared to other constructs. This indicates that each indicator effectively represents the latent variable it is intended to measure. For variable X1, all indicators have loading values ranging from 0.643 to 0.781 on construct X1, and these values are higher than the loadings on other constructs (X2, Y, and Z). This indicates that the X1 indicators possess good discriminant validity. Furthermore, for variable X2, the indicator loadings range from 0.728 to 0.829, which are also higher than the loadings on other constructs. This indicates that the indicators for variable X2 are able to clearly distinguish its construct. For variable Y, all indicators show high loading values, ranging from 0.804 to 0.904 for construct Y, and lower for other constructs. Thus, the indicators for variable Y are deemed to have good discriminant validity. Meanwhile, for variable Z, the indicator loading values range from 0.574 to 0.829. Although there are some relatively lower values, all indicators still have the highest loading values on construct Z compared to other constructs, so they can still be considered valid.

Overall, the cross-loading test results show that the factor loadings for each indicator are greater than 0.60 and higher for the construct being measured than for other constructs. Thus, it can be concluded that the model meets the criteria for discriminant validity based on cross-loading. Overall, these results indicate that the model meets the criteria for discriminant validity based on the cross-loading approach. Thus, all indicators are deemed valid and do not need to be eliminated, allowing them to be used for subsequent analysis stages.

Based on the table 6 above, the cross-loading results should show that the indicators for each construct have higher values than those for other constructs. The next step is to test the research data using the Fornell-Larcker criterion to ensure good discriminant validity of the research model; thus, the square root of the AVE (Average Variance Extracted) for a construct must be higher than the correlation between that construct and other latent variables. The results of the Fornell-Larcker criterion obtained in this study are presented in Table 7 as follows.

Table 7 Results of the Fornell-Larcker Criterion for Discriminant Validity.

	X1	X2	Y	Z
X1	**0.715**			
X2	0.333	**0.775**		
Y	0.713	0.419	**0.853**	
Z	0.630	0.478	0.646	**0.714**

Source: The data was analyzed using SmartPLS 4.1.1.6, 2026.

The values on the diagonal of the above table represent the AVE, and the other values represent the correlations. The AVE root for variable X1 is (0.715), which is greater than its correlation with variable X2 (0.333), greater than its correlation with variable Y (0.713), and greater than its correlation with variable Z (0.630). Therefore, the discriminant validity for variable X1 is met. The same applies to variables X, Y, and Z, where the root AVE for each variable is greater than the correlation between the variables. Overall, the evaluation of discriminant validity is met.

3.1.3 Construct Reliability

Reliability testing is conducted to assess the level of consistency of a measurement instrument, ensuring that the instrument can produce relatively consistent data when used repeatedly. A measurement instrument is considered reliable if it can provide stable and consistent measurement results across different times and testing conditions (Janna, 2021). Reliability testing for SEM-PLS can be assessed through Cronbach's alpha values and composite reliability. A Cronbach's Alpha value between 0.60 and 0.70 is considered to indicate good reliability (Savitri et al., 2021). The Cronbach's Alpha results for this study are presented in the following table.

Table 8 Cronbach's Alpha Results in the Reliability Test

	Cronbach's alpha	Ket.
X1	0.808	Reliabel
X2	0.868	Reliabel
Y	0.958	Reliabel
Z	0.754	Reliabel

Source: The data was analyzed using SmartPLS 4.1.1.6, 2026.

Based on the table above, all variables in the model have Cronbach's Alpha values above the minimum threshold of 0.70, which means that the instrument used is reliable or consistent in measuring its construct.

The next reliability test is Composite Reliability. To determine Composite Reliability, if the composite reliability value is > 0.70, it is considered to meet the standard for research (reliable) (Savitri et al., 2021). The results of Composite Reliability in this study can be seen in Table 9 below.

Table 9 Composite Reliability Results in the Reliability Test

	Composite reliability (rho_c)	Ket.
X1	0.862	Reliabel
X2	0.900	Reliabel
Y	0.964	Reliabel
Z	0.836	Reliabel

Source: The data was analyzed using SmartPLS 4.1.1.6, 2026.

Based on the table above, all variables in the model have a composite reliability score above the minimum threshold of 0.70, and are therefore considered reliable. This means that the instrument used is capable of providing consistent and reliable measurement results, making it suitable for use in further analysis.

3.2 Inner Model

3.2.1 Fit Model

Model fit evaluation is conducted to assess the extent to which the constructed structural model is able to represent the research data as a whole. Although the Partial Least Squares-based Structural Equation Modeling (SEM-PLS) approach places greater emphasis on the model's predictive power than on overall model fit, model fit evaluation can still be used as a supplementary analysis to ensure the validity of the research model (Hair et al., 2017).

Model fit evaluation in this study was conducted using the Standardized Root Mean Square Residual (SRMR) and Normed Fit Index (NFI) indicators available in the SmartPLS application. These two indicators were used to assess the overall fit of the structural model as a supplementary analysis in the Partial Least Squares-based Structural Equation Modeling (SEM-PLS) approach. SRMR is used to measure the average difference between the observed correlation matrix and the correlation matrix estimated by the model, where a smaller SRMR value indicates a better level of model fit.

According to Henseler et al., (2016), an SRMR value ≤ 0.08 indicates that the model has a good level of fit, while values up to 0.10 are still acceptable. Additionally, model fit evaluation is supported by the Normed Fit Index (NFI) value, which describes the comparison between the estimated model and the null model. An NFI value close to 1 indicates that the constructed model has an increasingly better fit (Hair et al., 2017). The results of the SRMR and NFI values in this study can be seen in the following table.

Table 10 SRMR and NFI Results in the Model Fit Test

	Saturated model	Estimated model	Ket.
SRMR	0.084	0.085	FIT
NFI	0.716	0.715	Kurang FIT

Source: The data was analyzed using SmartPLS 4.1.1.6, 2026.

Based on the table above, the model fit evaluation results show that the Standardized Root Mean Square Residual (SRMR) value for the saturated model is 0.084, while that for the estimated model is 0.085. An SRMR value close to zero indicates a better model fit. Although the SRMR value in this study is slightly above the ideal threshold of 0.08, it remains within an acceptable tolerance range of up to 0.10, as stated by Henseler Henseler et al. (2016) and Garson (2016)ga. Thus, these results indicate that the research model still exhibits a sufficiently good level of fit between the observed and estimated correlation matrices.

Furthermore, the Normed Fit Index (NFI) value for the saturated model is 0.716 and for the estimated model is 0.715. An NFI value approaching 1 indicates an increasingly better level of model fit. However, the NFI value in this study remains below the recommended threshold, thus categorized as a poor fit. This indicates that although the model generally meets the acceptability criteria based on the SRMR value, the model fit based on the NFI is still not optimal. Nevertheless, in the SEM-PLS approach, model fit measures such as SRMR and NFI are complementary; thus, the acceptability of the research model continues to emphasize the results of the outer model and inner model evaluations, as well as hypothesis testing (Hair et al., 2017).

3.2.2 R-Square Test (R^2)

R-squared is a measure that indicates the extent to which independent (exogenous) variables can explain the variation in the dependent (endogenous) variable. The R-squared value ranges from 0 to 1, reflecting the combined contribution of the independent variables in influencing the dependent variable. R^2 is used to evaluate the magnitude of the influence of a specific independent latent variable on the dependent latent variable. R-squared values are classified into three categories: strong (0.75), moderate (0.50), and weak (0.25) (Hamid & Anwar, 2019). The R-squared values obtained in this study are presented in the following table.

Table 11 R-Squred Test Result

Var. Dependen	R-Square	R-Square Adjusted
Y	0.619	0.599

Source: The data was analyzed using SmartPLS 4.1.1.6, 2026.

Based on the table above, the R^2 value is 0.619. This means that the model explains 61.9% of the variation in Consumption Behavior, which can be attributed to the independent constructs (Lifestyle and Self-Control) that influence it within the model, while the remaining 38.1% is explained by other factors not examined in this study. This value is considered moderate, as the R^2 value is greater than 0.50

3.2.3 Q^2 Test (Predictive Relevance)

The Q-Square test, also known as the predictive relevance test, is used to measure the goodness of fit of the observations to the estimated parameters and model. A Q^2 value greater than 0 indicates that the model has predictive relevance, while a Q^2 value less than 0 indicates that the model lacks predictive relevance (Ghozali & Latan, 2015). The criteria for model strength based on Q^2 (Predictive Relevance) are 0.35 (strong model), 0.15 (moderate model), and 0.02 (weak model) (Hair et al., 2013). The Q-Square values from this study are presented in the following table.

Table 12 Q-Square Result Test

	Q^2predict	RMSE	MAE
Y	0.560	0.673	0.525

Source: The data was analyzed using SmartPLS 4.1.1.6, 2026.

Based on the table above, the Q2 value of 0.560 indicates predictive relevance, as it is above 0.35; therefore, it can be concluded that the model has strong predictive power.

3.2.4 Effect Size Test (f^2)

According to Hair et al. (2017), F-square values are classified into three categories: 0.02 (small effect), 0.15 (moderate effect), and 0.35 (large effect). Values below 0.02 indicate that the influence of the exogenous variable on the endogenous variable is very weak or negligible. The F-square values obtained in this study are presented in Table 11 below.

Table 13 Effect Size Test Result

	X1	X2	Y
X1			0.298
X2			0.011
Y			
Z			0.103
Z x X2			0.022
Z x X1			0.011

Source: The data was analyzed using SmartPLS 4.1.1.6, 2026.

The results of the analysis show that variable X1 has an effect size of 0.298 on Y. This value falls into the moderate category, meaning that X1 makes a fairly significant contribution to explaining variable Y. Thus, X1 can be said to play a fairly important role in influencing consumer behavior. Meanwhile, variable X2 has an effect size of 0.011 on Y, which falls into the small category and is nearly insignificant. This indicates that X2's contribution to explaining Y is very weak and tends to be negligible. Variable Z has an effect size of 0.103 on Y, which falls into the small category. This means that although Z has an influence on Y, this influence is still relatively low and does not yet provide a significant contribution. Furthermore, regarding the moderating variables, the interaction between Z and X2 has a value of 0.022, and the interaction between Z and X1 is 0.011. Both of these values fall into the small category, indicating that the moderating effect provided by Z on the relationship between X1 and X2 with Y is relatively weak. In other words, variable Z has not been able to significantly strengthen or weaken the relationship between the independent variables and the dependent variable.

Overall, the results of this effect size test indicate that only variable X1 has a fairly strong (moderate) contribution to Y, while the other variables, including the moderating variable, have a relatively small influence in this research model.

3.2.5 Hypothesis Testing

Hypothesis testing aims to determine the direction, magnitude, and significance of the relationships between variables formulated in the research model. Hypothesis testing in this study was conducted using a Partial Least Squares-based Structural Equation Modeling (SEM-PLS) approach with bootstrapping techniques in the SmartPLS software. The results of the hypothesis testing are presented through path coefficients, t-statistics, and p-values, which serve as the basis for determining whether the research hypotheses are accepted or

rejected. The results of the hypothesis testing in this study are presented in the following table.

Table 14 Hypothesis Test Result

	Original sample (O)	*Sample mean (M)*	*Standard deviation (STDEV)*	*T-statistics (|O/STDEV|)*	*P-values*
X1 -> Y	0.467	0.477	0.080	5.841	0.000
X2 -> Y	0.078	0.082	0.078	0.999	0.318
Z -> Y	0.281	0.285	0.098	2.863	0.004
Z x X1 -> Y	0.075	0.061	0.076	0.994	0.320
Z x X2 -> Y	0.111	0.110	0.081	1.373	0.170

Source: The data was analyzed using SmartPLS 4.1.1.6, 2026.

Based on the results of the hypothesis test using the bootstrapping method, it was found that variable X1 has a positive and significant effect on Y, with a coefficient of 0.467, a t-statistic of 5.841, and a p-value of 0.000; therefore, the hypothesis stating that X1 influences Y is accepted. Furthermore, variable X2 does not have a significant effect on Y, with a coefficient of 0.078, a t-statistic of 0.999, and a p-value of 0.318; therefore, the hypothesis stating that X2 influences Y is rejected. Meanwhile, variable Z has a positive and significant effect on Y with a coefficient of 0.281, a t-statistic of 2.863, and a p-value of 0.004; therefore, the proposed hypothesis is accepted. This indicates that variable Z plays a direct role in influencing variable Y.

The moderation analysis indicates that the interaction between Z and X1 does not have a significant effect on Y, with a p-value of 0.320. Similarly, the interaction between Z and X2 also does not have a significant effect on Y, with a p-value of 0.170. Thus, variable Z does not act as a moderator in the relationship between X2 and Y.

The Influence of Lifestyle on the Consumption Behavior of Shopee PayLater Users

The research findings indicate that lifestyle has a positive and significant influence on the consumption behavior of Shopee PayLater users (H1 is accepted) . This suggests that the higher a person's lifestyle particularly one oriented toward trends, convenience, and instant gratification the greater their tendency toward consumption behavior.

This finding reinforces Kotler, P., & Keller (2012) theory, which states that lifestyle reflects an individual's patterns of living in terms of activities, interests, and opinions. In the context of Shopee PayLater usage, a digital lifestyle encourages individuals to make purchases quickly without careful consideration. Furthermore, these results align with the research by (Sari, 2021) and Tholib (2025), which found that lifestyle significantly influences consumer behavior.

Practically speaking, the convenience of the PayLater feature reinforces the urge to consume, making individuals with a high-consumption lifestyle more prone to making

impulsive purchases. This indicates that lifestyle is a dominant factor in shaping consumer behavior in the fintech era.

The Influence of Self-Control on Consumption Behavior of Shopee PayLater Users

Unlike lifestyle, the research findings indicate that self-control does not have a significant effect on consumption behavior (H2 is rejected). This means that an individual's ability to exercise self-control has not yet been effective in curbing excessive consumption behavior when using Shopee PayLater. These results do not fully align with the theory stating that self-control is a key factor in financial decision-making . However, these findings suggest that in a digital context, external influences such as promotions, easy access to credit, and payment flexibility are more dominant than an individual's internal control.

Thus, although students possess a fairly good level of self-control, digital environmental factors can weaken the effectiveness of that control, leading to continued consumptive behavior.

The Influence of Sharia Accounting Principles on the Consumption Behavior of Shopee PayLater Users

The results of the study indicate that Sharia accounting principles have a positive and significant effect on the consumption behavior of Shopee PayLater users (H3 is accepted). This suggests that Sharia values play a role in shaping individual consumption behavior. From an Islamic economic perspective, consumption must be based on the principles of balance, public interest (maslahah), and avoiding excessive behavior (israf)[1]. Therefore, individuals who understand Sharia accounting principles tend to be more cautious in making consumption decisions.

However, the positive influence found in this study indicates that Sharia principles do not entirely suppress consumptive behavior; rather, they guide consumption toward being conducted rationally and responsibly[2]. In the context of Shopee PayLater, the ease of transactions and various promotions continue to encourage consumption, even among individuals who possess an understanding of Sharia values. Thus, Sharia accounting principles function more as a guide for consumption behavior rather than as a factor that directly reduces consumption levels.

The Moderating Role of Sharia Accounting Principles

The test results indicate that Sharia accounting principles are unable to moderate the relationship between lifestyle and self-control on the consumption behavior of Shopee PayLater users (H4 is rejected). This is evidenced by the non-significant p-values for both interaction variables. These findings indicate that, in the context of using digital financial services such as Shopee PayLater, Sharia accounting principles have not yet been able to act as a factor that strengthens or weakens the influence of lifestyle and self-control on consumptive behavior. Theoretically, Sharia values are expected to serve as a guide in

controlling consumption behavior, particularly in avoiding excessive spending (israf). However, in practice, this influence has not been optimal.

This situation can be explained by several factors. First, understanding of Sharia principles remains largely normative and has not yet been fully internalized into daily consumption behavior. Second, the characteristics of the Shopee PayLater service which offers convenience, speed, and payment flexibility tend to encourage instant consumption behavior, thereby weakening the role of individuals' internal values. Third, the low level of practical Sharia financial literacy prevents individuals from integrating Sharia principles into their financial decision-making. Thus, in this study, Sharia accounting principles function more as a variable that directly influences consumer behavior (direct effect) rather than as a moderating variable in the relationship between lifestyle and self-control on consumer behavior.

4. CONCLUSION

Based on the research background, the development of digital financial services, particularly Shopee PayLater, has shown significant growth and has become a popular alternative payment method, especially amongst students. The convenience, speed and flexibility offered are driving changes in consumption patterns, which ultimately have the potential to increase consumerist behaviour. From an Islamic economic perspective, consumption behaviour should be based on the principles of public interest, balance, and control between needs and desires. However, in practice, these values have not yet been fully applied by users of PayLater services.

Research findings indicate that lifestyle has a positive and significant influence on the consumption behaviour of Shopee PayLater users, meaning that the higher a person's lifestyle, the greater their tendency towards consumption. Meanwhile, self-control does not have a significant influence on consumption behaviour, suggesting that internal factors have not yet been able to counterbalance external influences such as the ease of service and digital promotions. On the other hand, Sharia accounting principles were found to have a significant influence on consumption behaviour, but they act more as a guide towards rational consumption rather than as a direct inhibitor of consumption.

Furthermore, the research findings also indicate that Sharia accounting principles are unable to moderate the influence of lifestyle or self-control on consumer behaviour. This suggests that Sharia values are not yet strong enough to strengthen or weaken the relationship between these variables. This situation reflects a gap between the understanding of Sharia values and their implementation in everyday consumption behaviour, particularly in the face of the convenience offered by digital financial services.

The implications of this research suggest that efforts are needed to improve financial literacy, particularly practical Islamic financial literacy, so that individuals are able to integrate Islamic values into their consumption decision-making. Furthermore, digital

financial service providers are expected to develop features that encourage more responsible consumption behaviour, such as spending reminders, usage limits, and financial education for users.

This research can serve as a foundation for strengthening the integration of financial technology and Sharia principles, so that services such as PayLater not only provide convenience but also support healthy and sustainable consumption behaviour. Further research is recommended to expand the range of variables studied and to adopt a more in-depth approach in order to gain a more comprehensive understanding of consumption behaviour in the digital age.

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