

# PAY LATER SYSTEM AND STUDENTS IMPULSIVE BUYING: ISLAMIC PERSPECTIVE IN THE DIGITAL ERA

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## ABSTRACT

The study aims to test the influence of pay later on student impulsive buying behavior in the digital age by emphasizing Islamic perspectives. The study collected data from students who used the Pay Later system to conduct online retail transactions using a qualitative research approach. The study uses survey methods for data collection. Besides, we're doing this research using Islamic economic principles that promote justice, honesty, and responsible transactions. The research findings indicate that a newer payment system can enhance students' impulsive purchasing behavior. This study provides in-depth insight into how the latest payment system affects student expenditure behavior and serves as a basis for developing policy recommendations to encourage the establishment of payment systems based on Islamic principles. Research results from a survey of 50 respondents show that UIN K.H. Abdurrahman Wahid Pekalongan positively perceives pay-later and e-marketing. However, many students still see this payment system as a desire rather than a necessity, and that includes impulsive buying behavior.

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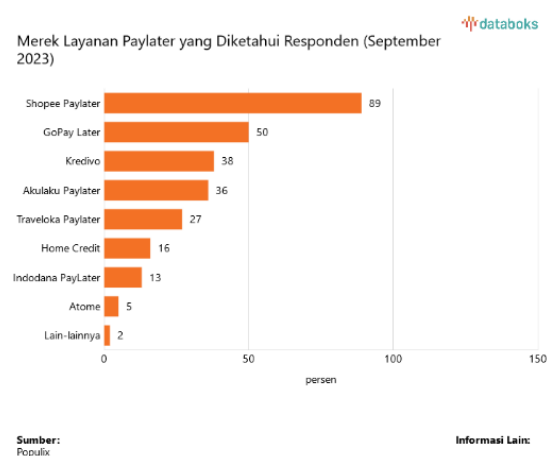
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## 1. Introduction

Man is regarded as an extraordinary creature of God because he has been blessed with reason to think and contemplate. God has given mankind the position of a caliph on earth in the hope that they will use the power of reason to manage, use, and preserve natural resources wisely, both on land, sea, and air. Therefore, the need to be a part of the human will must be fulfilled, both physically and spiritually. God mentioned in the Qur'an that man is not satisfied only by satisfying his physical needs, With time and evolution, human needs become more complex and varied according to the development of the times and the environment. The modern man, under the technological principle is putting all pressure to streamline, expand, and expand production through digital systems to keep up with the age.

In today's digital age, the popularity of pay-later payment systems has surged where they all offer a convenient financial tool for consumers. One of the reasons behind the popularity of Paylater in Indonesia among others is the growing e-commerce users and the limited ownership of credit cards offered by banks (Sari et al., 2023). The fintech company initially introduced Pay Later which later collaborated with e-commerce platforms to simplify and provide online transaction payment systems (Prihadi et al., 2022). This system allows individuals to make purchases without direct payment and provides flexibility and convenience for users. The attraction to get the desired product instantly without having to pay in advance potentially makes individuals engage in consumer behavior. Pay later services offer consumers a convenient way to meet a wide range of needs, from basic purchases to recreational activities with the flexibility to make payments on scheduled maturity dates (Sari, 2021).

**Figure 1.** Most popular Pay later services in Indonesia



Source: [Databoks.metadatas.co.id](https://databoks.metadatas.co.id) (2023)

With the increasing popularity of pay-later technology, consumers often find it difficult to resist the temptation to buy an attractive product, a phenomenon called impulsive buying. Impulsive buying refers to the consumer's tendency to buy a product spontaneously and immediately. Impulsive buying occurs when a person experiences a sudden desire to buy something regardless of its utility or need (Nikmah & Iriani, n.d.). However, the phenomenon of impulsive buying can be considered as one of the desired outcomes of a successful marketing strategy in any e-commerce (YUME : Journal of Management, 2022).

Unplanned purchases are made suddenly without mature consideration or rational decision-making. It often occurs when individuals are influenced by emotional triggers or external stimuli such as promotion offers or social stress. Although temporary satisfaction can be obtained from impulsive purchases, it can lead to long-term negative consequences such as debt accumulation and financial instability. Considering the Islamic perspective is crucial when analyzing consumer behavior and its implications in society. Islam emphasizes ethical behavior and responsible consumption, encouraging its people to exercise self-control in their shopping habits. Islam prohibits transactions involving interest (rib) because it is considered contrary to Islamic law in online shopping (Afra Khairunnisa et al., 2022). Although many advance payment systems do not explicitly charge interest, some advance payments may include administrative fees or hidden fees

that resemble interest. It is therefore important for consumers to carefully evaluate the terms and conditions of the system to ensure compliance with Islamic principles.

Islam prohibits excessive consumption, but Islam teaches how to consume in a balanced and proportionate manner (Maharani & Hidayat, 2020). Islam guides responsible consumption through its teachings of consumerism, materialism, and self-control. The Qur'an encourages believers to pay attention to what they spend and warns them not to waste money and luxury. Islam promotes moderation in all aspects of life including consumption patterns. Furthermore, Islamic teachings encourage ethical consumption practices by promoting fairness in business transactions and prohibiting waste.

The use of pay later that triggers impulsive spending behavior contradicts these teachings by encouraging excessive consumption driven by momentary desires rather than real needs. The emergence of digital platforms has made it easier for marketers to target potential buyers by using persuasive techniques that appeal to human emotions and vulnerabilities. The teaching of Islam emphasizes the importance of introspection and self-awareness to withstand impulsive impulses and practice moderation in all aspects of life. This paper aims to analyze the impact of pay later systems on impulsive purchasing behavior from an Islamic perspective in the digital age.

## 2. Literature Review

### System Pay Later

The payment system is one of the factors that supports the stability of the financial system that is currently developing, as is the case with the development of payment systems that were originally only cash until today are available digital systems. The payment methods provided by the majority of e-commerce are digital payments such as intra-bank transfers, virtual accounts, online credit cards, online debit cards, e-wallet, and so on. However, in recent years, precisely since 2018, a new payment method has been introduced to the public, paylater technology (Rahmatika, 2021).

PayLater is a financial facility that allows a method of payment by debit without a credit card. Some of the fintech platforms are currently calling for discussions about this kind of bad credit. Even this feature also has a lot ranging from e-commerce holiday ticketing to marketplace-marketplace to facilitate anyone who wants to vacation or shopping. Several big app companies gencar promote this feature on their platform that offers credit card-free facilities with similar benefits. The 'buy now, pay later' facility can also be used for travelling, buying food, transporting days to many other consumer products.

It is well known that this PayLater application has a framework with almost the same capacity and advantages as a credit card. The principle idea of the current dividend component is "Buy now pay later". The development of PayLater is also rapid because it is driving the innovation of payment systems in Internet business giants such as Shopee, Tokopedia, Traveloka, Bukalapak, Kredivo, Akulaku, Gojek and others that can make the public interested to try. It can be said that PayLater has now become a favourite of the millennial community. The PayLater component could indeed be a simpler and more helpful option for individuals in accessing without a card.

Paylater has the same function as a credit card, the advantage of this technology is that it is relatively easy to register compared to credit cards. Like credit cards, paylater can make it easy for consumers to meet all their needs, from shopping for basic needs to entertainment such as buying

airline tickets, hotel reservations, recreation tickets, and more then users can pay at any specified maturity dates.

### **Impulse Buying**

Impulse buying or consumer behaviour is the act of buying goods not to satisfy a need but to fulfill an excessive desire, resulting in wastefulness and inefficiency of cost. Consumer behavior is formed because consumerism itself is already part of a lifestyle process. Consumer behavior emerged especially after the era of industrialization, when goods were mass-produced and demanded a wider range of consumers. In fact, impulsive buying is a behavior in which an individual spontaneously urges to buy a product without prior planning, which can be caused by two factors that originate from the individual himself or from the market.

Consumptive behavior is a behaviour that is no longer based on rational considerations, but on a desire that has already reached an irrational level. Consumption behaviors are inherent in a person when he or she buys something outside of a rational need, and the purchase is not based on a need factor but a wish factor. The phenomenon of consumer behavior is common amongst students, because in adolescence, a person is still looking for selfishness. In a teenage age, individuals tend to enjoy new things that are quite challenging to them, because adolescents strive to independence and find their own identity. While teenagers will experience physical, mental, hobby, and desire changes. Student desire filling becomes uncertain which results in students becoming more consuming. It is used by a variety of products that target its marketing to teenagers, such as clothes, cosmetics, shoes and so on.

It is not recommended to do wasted things in Islam. This is explained in the Qur'an, Surah Al-A'raf verse 31. "O son of Adam, put on your beautiful clothes in every mosque, eat and drink, and do not exaggerate; surely Allah does not like those who exagge."<sup>75</sup> Islam does not forbid man to satisfy his needs or desires, as long as with such fulfillment human dignity can increase and man is commanded to consume goods and services that are lawful and good reasonably and not excessively. The fulfillment of a need or desire is permissible as long as it adds to happiness and does not cause harm.

Excessive consumption is a characteristic of a society that does not know God, it is forbidden in Islam and called israf (wasted) or tadzir (menghamburhamburkan harta tanpa guna). The teachings of Islam advocate the pattern of consumption and use of wealth in a reasonable and balanced manner, that is, the patterns that lie between love and waste, the Muslims are set to spend and consume goods in the middle which means one side of mankind is benevolent, but at the same time they must not be excessive, either for himself, his family or in society (Rohayedi, 2020).

The middle principle applies to purchases of consumption of goods and services at various levels of need. The fuqaha have divided the consumption rate into three main levels: primary (dharuriyat), secondary (hajiyat) and tertiary (tahsiniyat). The fulfillment of primary consumption is meant to survival, including food, housing, religion, clothing and marriage. The fulfilment of secondary consumerism to maintain the basic principles of life, includes goods and services that are still counted as basic needs although not in terms of the kind, quantity and quality that are so much needed as primary needs. The entire level of such needs must be realized by the Muslim consumer by keeping in mind the principle of mediation.

## Student Lifestyle

Lifestyle is a way of showing how people live how they spend money and how they allocate time. So it can be concluded that a lifestyle is a pattern expressed in one's activities, interests and habits in spending money and in how it allocates time. The main lifestyle-shaping factors can be divided into two categories: demographic and psychographic. Demographic factors are based on education levels, age, income levels and gender, whereas psychographical factors are more complex because the indicators are consumption-specific (Pulungan & Febriaty, n.d. 2018).

Students are a group of teenagers who are beginning to enter the adult stage, students should fill their time by adding knowledge, skills, and expertise, as well as filling their activities with a variety of positive activities so that they will have a future orientation as human beings that are beneficial to society and the nation, but campus life has shaped a distinctive lifestyle among students and there is a high social cultural change that makes each individual maintain his pattern in consuming.

Students focus their pocket money more on buying a variety of branded items to keep up with the latest trends and be recognized by their friends than on buying more important campus supplies like classroom support books. This leads to impulse buying behavior that occurs in students and leads students to use paylaters to meet the needs they want.

## Digital Era

The digital age is a time when most of the people of that era use digital systems in their everyday lives. According to Communication Technology Timeline quoted by Dan Brown, all kinds of electronic media in the world began to spread in the early 1880s, starting with telephone communication devices, tape-recorders, radio. The digital age has now become a part of the everyday lives of people, especially the younger generation that will change the patterns of life. Including the learning patterns and the spread of information.

In this digital age the development of technology has occurred an evolution in the media technologies, just call it new media or people also often call it online media or more familiar to call it with the term Internet, this media is no stranger anymore in the ears. This media is also referred to as a media that so far hasn't matched the growth of its number of users. In the developed world, the new media defeats a variety of media that have previously been used as a source of reference in obtaining information (Satira & Hidriani, n.d.).

## Hypotesis

Using the Paylater system allows for purchases to be made without having to pay directly, triggering student impulse buying behavior. Students may be inclined to buy things without careful consideration because they can pay later. However, from an Islamic perspective, it is important to consider the ethical and financial impact of using this system. Therefore, we need empirical research and data analysis to further test this hypothesis.

H1: The Paylater system contributes to student impulse buying behavior in the digital age.

## 3. Method, Data, and Analysis

### Type of Research

This research uses a qualitative methodology that focuses on descriptive practice and exploration of the problem studied. Descriptive approaches are used to provide a systematic overview of the existing problem, while exploratory approaches aim to uncover new findings related to the

problem. The results of both approaches are used to formulate the concepts of solvents as an attempt to solve problems comprehensively. This research adopts research and development designs to develop solutions to identified problems. In this process, this research is carried out through a literature study that covers a variety of sources relevant to the research focus (Suryana, 2010).

#### **Data Source**

1. Primary data sources are data that have been collected directly through direct sources based on the first informant. Information collected from respondents' responses to interview questions are the primary source of information in this study. Students at UIN K.H. Abdurrahman Wahid give answers to the questions that have been given and are the main source of this research.
2. Secondary data sources, such as surveys of libraries, books, documentation, newspapers, magazines, and text archives that relate to research objects are data used to support primary data. Secondary data sources make it easy for researchers to gather information and evaluate research findings, which can then enhance conclusions and provide research with a high degree of validity.

#### **Data collection method**

In data collection, the chosen method is purposive sampling, which is done by selecting an informant whose information is considered reliable to be the source of data that knows the problem. The data collection, obtained by the researchers directly comes from the primary data source of the results of the in-depth interview (in-depth interview). The source of information that became the informant in this study is Professor and Student of UIN K.H. Abdurrahman Wahid. To obtain valid data, researchers use data collection techniques by diving directly into the field where there is active interaction in which there is an exchange of opinions, sharing rules, responsibilities, feelings, motives, beliefs, and information. It is hoped that through in-depth interviews (in-depth interviews) both directly and indirectly with sources/informants related to the problem under investigation will be able to obtain data, both orally and in writing on many statements and data required.

#### **Data analysis techniques**

This method is carried out by giving a number of valid questions and statements related to research problems to the student of UIN K.H. Abdurrahman Wahid Pekalongan, as a sample of research through interviews and observations directly aimed at obtaining accurate data. The participation of respondents in this study reached a total of 50 people. We process the data using SPSS software and a double linear regression analysis method.

## **4. Result and Discussion**

Based on data collection methods, the results of interviews with 50 respondents revealed that the majority of students at UIN K.H. Abdurrahman Wahid Online have utilized the pay-later system, also known as buy now pay later, across all shopping platforms due to a personal preference. Each shopping platform offers a variety of payment methods, including cash at the time of delivery, bank transactions, and the option to buy now and pay later

One of the statements made by the students in connection with the matter was impulsive behaviour encouraging individuals to open a paylater payment system. This is supported by the influence of high lifestyles on each individual as well as technological advances in the era of

digitalization. Technological advances can have both negative and positive impacts, depending on how each treats them. The negative impact obtained from digitization in this case study is, that everybody can easily open a pay-later payment system. One of the e-commerce opened the purchase system now paying later only using E-KTP and filling in self-data relevant to the situation of each individual, it only takes 5 to 10 minutes. Thus, more students will start to rely on pay-later payment systems as they are considered easy.

Regarding to text, researcher adding a new result of interview as paylater system and the relationship between islamic law and perspective is devided into three statement known as:

1. According to understudy UIN KH Abdurrahman Wahid as respondents they all expressed their obliviousness with respect to the contract used. For illustration, known as F respondents said, "I do not know what contract was utilized in it." Their numbness is additionally in line with the choice not to utilize Paylater. In the interim, a few other understudies chose to remain put, as B uncovered, "I do not know what the contract is wearing, but I still utilize the Paylater framework. But i do not know it can be affect on muslim perspective"
2. A few Understudies respondets are consist that the Paylater System is included within the Qardh contract. H argued that "The contract within the exchange could be a advance contract or qardh." and other understudies too think the Paylater System could be a qardh. They have the same choice not to utilize Paylater. As B said, "The contract utilized is within the frame of a credit with an expansion that incorporates riba, so I don't utilize the Paylater." Meanwhile, L contended, "The contract utilized could be a credit within the shape of a bailout of stores, but the expansion in it isn't riba, but administrations. So I chosen to use it."
3. As a result of respondets understudies with respect to the nearness or nonappearance of riba in exchanges utilizing Paylater (Hurriyah et al., n.d. 2023). Understudies see the presence of intrigued and dealing with expenses in this Paylater exchange with different sees. F considers that the expansion is riba. As uncovered by F, "Well, I think the expansion within the Paylater transaction contains a riba."

F also included, "Do not depend on something that smells of credit, let alone dive us into getting closer to doing riba and isn't good choices for muslimd, don't do it. Islam never sugessting to do that." So the presence of riba is their reason to dodge these exchanges. For understudies who utilize Paylater, their sees on intrigued and dealing with expenses are isolated into two, to be specific, understudies proceed to utilize with the Paylater System, indeed of the fact that it is considered riba. As in this case, R expressed, "Exchanges utilizing the Paylater system, in my supposition, riba." Simba in this case moreover contended, "Yes, the exchange is riba, but I am executing since it meets desires and confinements of stores."

The high frequency of use can result in someone experiencing impulse in making purchases, such as statements of students who say more frequently buy unnecessary items because of using pay-later, some students said buying items on the shopping platform just because it is considered adorable. If every individual can't limit transactions on the shopping platform, it'll have a bad impact. Therefore, this problem can only be solved by each individual, because consumptive and impulsive behavior is derived from within each individual.

The results of an interview with UIN student K.H. Abdurrahman Wahid Pekalongan also showed that the opening of a pay-later payment system is not recommended in Islam. A pay-later payment system violates the law of the law, at one time it can be done, at another time it may be

done but the law is lawful, and at some time it cannot be done because it is illegal. It is relevant to the student's statement that the pay-later payment system is not recommended for everyone, as it will generate interest that is prohibited in Islam. The default in the pay-later payment system exists on the maintenance or fulfillment of payments made every month. Each platform will offer a tenor or deadline given to the user to pay back the purchased goods. If the tenor is taken longer, then more interest will be generated from the pay-later payment system. Such payments are not recommended as they will hurt any individual due to the burden of payments.

The paylater system will adversely affect each individual if done continuously, the use of this payment method can provide a nature of dependence. This trait can plunge students or users into wasteful and dependent behavior. This dependency behavior can arise from impulsive behavior in purchasing goods, which can be in the form of purchasing stuff online or purchasing stuff online. But on average, our paylater use occurs online purchases, because there are several digital platforms in digital devices that implement the paylater system on its purchasing methods (Laila, 2023).

Paylater transactions are one type of purchase that is currently offered through e-commerce targeting the younger Muslim generation. Where the young Muslim generation is always actively following the times or developing trends, so they can follow trends by fulfilling their needs through paylater transactions. This happens due to the limitations of young Muslims in obtaining income. At this time, the average young Muslim generation is still in student status and there are also young people who have worked but have not reached the ideal position so that it has an impact on the income received. Paylater transactions are the answer for young Muslims to fulfill lifestyle demands without considering impact on muslims perspection in a whole society ((Arif Nurohman et al., n.d. 2022).

Within the see of the Sharia economy, paylater contains components of usury and gharar. On shopee paylater (Spaylater) and gopay paylater, both of them have advance intrigued which is usury qardh. there are late installment punishments which are usury jahiliyah and there's an component of gharar/obscurity in benefit expenses charged to buyers or clients. Muslim shoppers in carrying out utilization exercises must know the confinements of the Shari'a such as the standards of utilization in Islam, to be specific the standards of monotheism, the standards of science, the standards of straightforwardness as well as social and natural standards (Kokoy Koyyimah et al., 2023). The behavior of Muslim customers in utilizing paylaters must too see at these standards. It is superior to maintain a strategic distance from utilizing paylater since in paylater administrations there are still things that are taboo by the Shari'a such as usury and gharar. A few preventive measures that can be taken to maintain a strategic distance from utilizing paylaters and dodging immoderate demeanors incorporate decreasing ways of life, sparing cash and deciding needs in buying necessities.

According to (Ulum & Asmuni, 2023) Abu Hurairah RA. once said, "The Messenger of Muhammad (SAW) forbade buying and selling by throwing a pebble as well as buying and selling gharar. (HR. Muslim)". An-Nawawi also stated, "If an action, where the consumer takes the goods, without paying with anything, and also without saying the words related to the sale and purchase contract, only with the intention of taking the goods based on the general standard price as is done by the community, then the sale and purchase action is invalid with the agreement of the scholars. This is because it cannot be regarded as a sale and purchase, whether there is a consensus or not."

An-Nawawi continued: “And we are not to be deceived by the common practice of people who take the goods they need from the seller little by little, without any declaration of the transaction. Then, after a long period of time, the money is counted and paid. This transaction is invalid according to the consensus of the scholars. (Nawawi t.t.: 164).

## 5. Conclusion and Suggestion

### 5.1 Conclusion

Pay-later provides facilities with goods that can be accepted in advance but payment can be followed next month with payment. The availability of the facilities and advantages offered by pay-later will attract the buyer's interest to use the method of pay-later because it can get the goods without paying at that time too but can be at any time. The presence of pay-later features in the digital age can cause impulse buying behavior. Including UIN student K.H. Abdurrahman Wahid Pekalongan. According to Islamic perspectives, pay-later falls into the category of *riba* where this *riba* in Islam is forbidden. For *ack* carried out in this transaction is *qardh* which refers to the meaning of giving credit or loan to a *muqtarid* who needs money. The credit is to give to others what can be charged or borrowed without expecting a reward. Islam does not prohibit people from pay-later if the activities are related to the fulfillment of both primary, secondary, and tertiary needs as long as the activities do not violate Islamic law such as harm others, cause a negative impact, and the activities carried out are not of nature of wasting property or waste. Because excessive consumption is a characteristic of people who do not know God, it is forbidden in Islam and is called *israf* or *tadzir*.

### 5.2 Suggestion

With pay-later payment methods, it's best to use them as cleverly as possible so that we don't become impulsive students without thinking about the consequences.

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