

ABSTRACT

The development of Financial Technology, one of which is Paylater. This research examines the influence of using Shopee Paylater digital payment and religiosity in society on consumptive behavior. The phenomenon observed includes an increase in the use of Shopee Paylater digital payment and a rise in religiosity in the community. On the other hand, previous studies have stated that the use of Shopee Paylater digital payment can influence behavior towards being consumptive, and consumptive behavior is not in line with Islamic consumption behavior.

This study uses a quantitative method, distributing questionnaires to 100 people in Depok city. The results of this study indicate that the use of Shopee Paylater digital payment has a positive and significant influence on consumptive behavior, thus hypothesis H_1 is accepted. Furthermore, religiosity has a negative and significant influence on consumptive behavior. The test results indicate the acceptance of hypothesis H_2 . Collectively, the dependent variables, namely the use of Shopee Paylater digital payment and religiosity, have a positive and significant influence on consumptive behavior. The test results indicate the acceptance of hypothesis H_3 .

Keywords: Shopee Paylater, Digital Payment, Religiosity, Consumptive Behavior