

ABSTRACT

The development of digital financial services, including Buy Now Pay Later (BNPL) features such as Shopee PayLater, has provided convenience for consumers in conducting transactions. However, this convenience tends to encourage consumptive behavior and increase the risk of impulsive buying, particularly among university students in Semarang City. This study aims to analyze the effects of Shopee PayLater promotion, social environment, Fear of Missing Out (FOMO), and religiosity on self-control, as well as the effect of self-control on impulsive buying among Muslim students who use Shopee PayLater in Semarang City.

This research employs a quantitative method using primary data collected through questionnaires distributed to 100 Muslim student respondents who have used Shopee PayLater. The data were analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with the assistance of SmartPLS 4.1.1.5 software.

*The results indicate that Shopee PayLater promotion and social environment do not have a significant effect on self-control. In contrast, FOMO has a significant negative effect, while religiosity has a significant positive effect on self-control. Furthermore, self-control is proven to have a significant negative effect on impulsive buying. From the perspective of Islamic economics, impulsive buying behavior is categorized as extravagance (*israf*) and wastefulness (*tabdzir*), and the use of PayLater facilities that involve additional charges potentially approaches *riba* practices. Therefore, such behavior is not in accordance with Islamic consumption principles, which emphasize prudence, necessity, and public benefit (*maslahah*).*

Keywords: *Shopee PayLater, FOMO, Religiosity, Self-control, Impulsive buying, Islamic Economics.*