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The Effect of Shopee PayLater Usage Intention on Impulse buying Behavior among Generation Z with Religiosity as a Moderating Variable

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Abstract: *The increasing use of Buy Now Pay Later (BNPL) services has raised concerns about impulse buying behavior, particularly among Generation Z. This study aims to examine the effect of intention to use Shopee PayLater on impulse buying behavior and the moderating role of religiosity in this relationship. The study employed an explanatory quantitative approach using primary data collected through an online questionnaire with a five-point Likert scale. A total of 130 Generation Z respondents residing in Semarang City who had used Shopee PayLater were selected through purposive sampling. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS. The results indicate that intention to use Shopee PayLater has a positive and statistically significant relationship with impulse buying behavior ($\beta = 0.543$; $t = 8.001$; $p < 0.001$). However, religiosity does not significantly moderate this relationship ($\beta = -0.026$; $t = 0.352$; $p = 0.725$). The model explains 30% of the variance in impulse buying behavior, as indicated by the R^2 value of 0.300. These findings suggest that stronger intention to use Shopee PayLater is associated with greater impulse buying behavior among the respondents, while the proposed moderating role of religiosity is not supported by the data. The findings highlight the importance of responsible use of digital financial services and improved consumer self-control to help reduce unplanned purchases.*

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Introduction

The development of digital technology has brought significant changes to communication patterns, economic activity, and consumer behavior. One increasingly prominent development is financial technology (fintech), particularly Buy Now Pay Later (BNPL) or PayLater services, which allow consumers to purchase goods first and pay later

(Pratama et al., 2025). The convenience, speed, and flexibility offered by these services make them increasingly relevant in e-commerce activities (Kumar et al., 2024); (Lutfifa et al., 2025).

This condition is supported by the characteristics of Generation Z as a digital native group accustomed to using digital technology in various daily activities. Data contained in research sources shows that approximately 26.5% of PayLater users are in the 18–25 age group, while the average Generation Z in Indonesia spends approximately Rp 414,309 per month on online shopping (Jakpat, 2024; Katadata Insight Center, 2024). Thus, the development of PayLater services not only indicates a change in the payment system but also has the potential to influence the consumption decision-making patterns of the younger generation.

This phenomenon is growing stronger with the growth of e-commerce and marketplaces in Indonesia. Marketplaces offer various facilities that make it easier for consumers to select products, make transactions, obtain shipping information, and use digital payment alternatives. One platform with a high usage rate is Shopee. According to data from the Indonesian Internet Service Providers Association (APJII, 2025), 53.22% of internet users in Indonesia named Shopee as their most frequently accessed e-commerce platform. This position indicates that Shopee has a large user base and is a strategic digital environment for the development of payment services such as Shopee PayLater. The increase in BNPL usage is also evident in data from KIC and Kredivo (2024), which shows that the proportion of consumers using PayLater when shopping online increased from 67.4% in the previous year to 70.5% in 2023. This condition shows that the public is increasingly accepting digital payment systems that offer convenience and flexibility in transactions.

Generation Z is a crucial group in this phenomenon due to their adaptive nature to technological developments, quick response to digital trends, and active use of various technology-based financial services. This presents Generation Z with significant opportunities to utilize Shopee PayLater, but at the same time, they also face the risk of developing consumer behavior and impulse buying. Using PayLater can create the perception that consumers can fulfill their purchasing desires without having to provide funds directly.

This phenomenon becomes even more complex when transaction convenience is combined with promotions, digital trends, and the Fear of Missing Out (FOMO), a psychological state characterized by the worry of missing out on emerging experiences or trends (Przybylski et al., 2013). In fact, a Kredivo and Katadata survey cited in the research source showed that 56% of PayLater users use it for non-essential needs such as fashion, entertainment, and lifestyle. This demonstrates a potential link between PayLater's ease of use and spontaneous purchasing decisions.

From a behavioral perspective, Shopee PayLater usage and the emergence of impulse buying are influenced not only by economic aspects but also by psychological and social factors (Tumanggor et al., 2022). (Widyastuti, 2012) explains that an individual's financial behavior can be influenced by psychological, emotional, and social conditions, which shape the financial decision-making process. In the context of this research, ease of access, transaction speed, payment flexibility, perceived benefits, and trust in the platform can increase interest in using Shopee PayLater. This condition can be explained by the Theory of Planned Behavior (TPB) developed by Ajzen (1991), which states that individual behavior is influenced by attitudes toward the behavior, subjective norms, and perceived behavioral control. Therefore, a positive attitude toward PayLater's convenience and the influence of the social environment can strengthen the intention to use the service and, in turn, potentially encourage impulsive purchases.

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Several previous studies have demonstrated a relationship between BNPL usage, user characteristics, and consumption behavior. (Nasution & Munir, 2023) demonstrated that the growth of fintech and the ease of digital financial services play a role in shaping consumption behavior and financial decisions, particularly among the younger generation. (Widiastuti & Sumastuti, 2025) found that financial literacy, SPayLater usage, and shopping habits influence impulse buying among Generation Z in Semarang, with shopping habits acting as a mediating variable.

Sari (2021) also showed that PayLater's ease of use and payment flexibility can increase impulse purchases among e-commerce users. Meanwhile, (Hidayat, 2025) found that BNPL usage is associated with financial management and debt tendencies among Generation Z. However, previous research in the sources reviewed focused more on financial literacy, perceived risk, perceived ease of use, and BNPL service usage factors. Therefore, there is still room for further research by incorporating psychological factors and user personal values.

Based on these conditions, a research gap exists, characterized by the limited number of studies specifically examining religiosity as a moderating variable in the relationship between Shopee PayLater usage intention and impulse buying behavior, particularly among Generation Z in Semarang. Initial observations cited in the research sources also indicate that impulsive behavior in Semarang is quite high, with Shopee PayLater usage primarily directed toward purchasing non-essential products. This research gap is significant because religiosity has the potential to shape a person's judgment, self-control, and decision-making regarding consumption.

The urgency of this research is heightened because Generation Z is a group that actively uses digital financial services and is potentially vulnerable to impulsive buying behavior. Therefore, research on the influence of Shopee PayLater usage intention on impulse buying behavior, with religiosity as a moderating variable, among Generation Z in Semarang City is crucial to expand behavioral accounting studies and provide practical contributions to financial education and consumer protection in the digital era.

Research Methods

This study uses an explanatory quantitative approach that aims to explain the relationship and influence between variables through statistical hypothesis testing. The study was conducted in Semarang City with the research object being Generation Z who live in Semarang City and have used Shopee PayLater. The research population was Generation Z aged 15–29 years in Semarang City. The sample was determined using a non-probability sampling technique with a purposive sampling method, based on the following criteria: (1) belonging to Generation Z, (2) domiciled in Semarang City, and (3) having used Shopee PayLater at least once. Based on the sample size guideline of 10 times the number of indicators, with 13 indicators, a sample size of 130 respondents was obtained.

Data collection was conducted using an online questionnaire via Google Form distributed to respondents according to the research criteria. The data used consisted of primary data in the form of respondents' answers regarding interest in using Shopee PayLater, religiosity, and impulse buying behavior, as well as secondary data in the form of journals, books, reports, and relevant publications. Data analysis was conducted using Partial Least Square-Structural Equation Modeling (PLS-SEM) with the help of SmartPLS. The analysis included evaluation of the outer model through convergent validity, discriminant validity, composite reliability, and Cronbach's Alpha, as well as evaluation of the inner model through

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R-Square, Q-Square, F-Square, path coefficients, and hypothesis testing using bootstrapping. Moderation testing was conducted by analyzing the interaction between interest in using Shopee PayLater and religiosity on impulse buying behavior. The hypothesis was declared accepted if the t-statistic value ≥ 1.96 and p-value ≤ 0.05.

Results and Discussion

Evaluation of Measurement Model (Outer Model)

In this study, the outer model evaluation was conducted through three testing stages: convergent validity, which included assessing the outer loading and Average Variance Extracted (AVE) values; discriminant validity, which was measured using cross-loading; and reliability, which was assessed based on the composite reliability value. These three testing stages were conducted using SmartPLS software version 4.1.1.8.

1. Convergent Validity Test

Convergent validity testing in this study was conducted in two stages: by examining the outer loading value and the Average Variance (AVE) value. An indicator is declared valid if it has an outer loading value.≥ 0.7, while a construct is declared to meet convergent validity if its AVE value is ≥ 0.5.

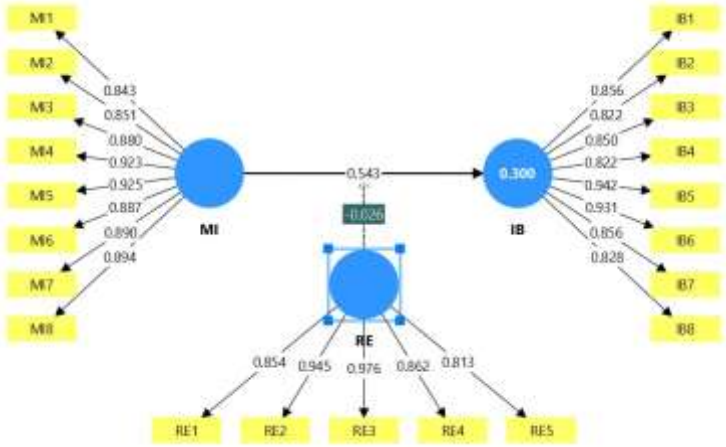


Figure 1. Outer Loading Test Results

Source: SmartPLS 4.1.1.8 output, 2026

a. *Loading Factor*

Table 1. Loading Factor Results

Variables	Indicator	*Outer Loading*	Information
Impulse buying(Y)	IB1	0.856	Valid
	IB2	0.822	Valid
	IB3	0.850	Valid
	IB4	0.822	Valid
	IB5	0.942	Valid
	IB6	0.931	Valid
	IB7	0.856	Valid
	IB8	0.828	Valid
Interest in Using Shopee PayLater (X)	MI1	0.843	Valid
	MI2	0.851	Valid
	MI3	0.880	Valid
	MI4	0.923	Valid
	MI5	0.925	Valid

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	MI6	0.887	Valid
	MI7	0.890	Valid
	MI8	0.894	Valid
Religiosity (Z)	RE1	0.854	Valid
	RE2	0.945	Valid
	RE3	0.976	Valid
	RE4	0.862	Valid
	RE5	0.813	Valid

Source: SmartPLS 4.1.1.8 output, 2026

Based on data processing using SmartPLS 4.28 as shown in the table above, it can be seen that all indicators in the three research variables have outer loading values that are above the required minimum limit, which is 0.7. In the Impulse buying variable, the loading value ranges from 0.822 to 0.942. In the Interest in Using Shopee PayLater variable, it ranges from 0.843 to 0.925 and in the Religiosity variable, it ranges from 0.813 to 0.976. There is not a single indicator that has a value below the threshold, so it can be concluded that each indicator is able to represent its respective variables adequately and there is no need for indicator elimination at the convergent validity testing stage.

b. *Average Variance Extracted*(AVE)

Table 2. Results of Average Variance Extracted (AVE)

Variables	AVE	Information
Impulse buying(Y)	0.747	Valid
Interest in Using Shopee PayLater (X)	0.787	Valid
Religiosity (Z)	0.795	Valid

Source: SmartPLS 4.1.1.8 output, 2026

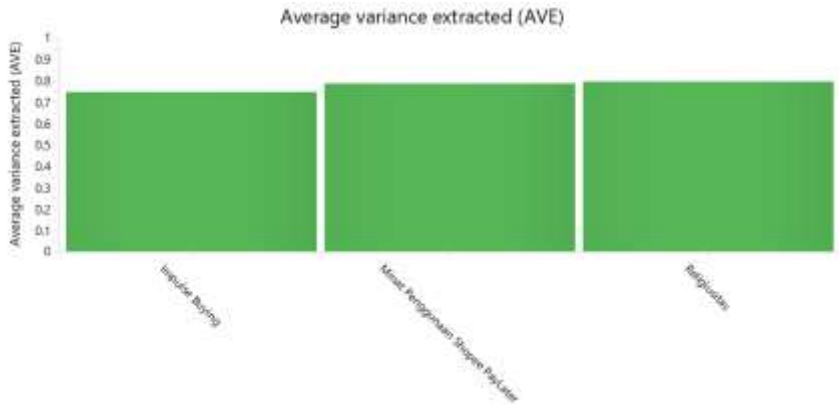


Figure 2. Average Variance Extracted (AVE) Output Results

Source: SmartPLS 4.1.1.8 output, 2026

Based on Table 2 and Figure 2, it is known that all variables and indicators in this study are valid. This is evidenced by the Average Variance Extracted (AVE) value for each variable, which is above 0.5, thus meeting the convergent validity criteria.

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2. Discriminant Validity Test

Table 3. Discriminant Validity Results

Indicator	*Impulse buying*	Interest in Using Shopee PayLater	Religiosity
IB1	**0.856**	0.392	0.063
IB2	**0.822**	0.458	0.250
IB3	**0.850**	0.450	0.100
IB4	**0.822**	0.545	-0.049
IB5	**0.942**	0.459	0.064
IB6	**0.931**	0.482	0.015
IB7	**0.856**	0.438	0.016
IB8	**0.828**	0.503	0.017
MI1	0.406	**0.843**	0.057
MI2	0.465	**0.851**	-0.001
MI3	0.473	**0.880**	0.005
MI4	0.526	**0.923**	0.052
MI5	0.514	**0.925**	0.053
MI6	0.525	**0.887**	-0.032
MI7	0.474	**0.890**	0.046
MI8	0.462	**0.894**	0.003
RE1	0.013	-0.015	**0.854**
RE2	0.034	-0.022	**0.945**
RE3	0.087	0.058	**0.976**
RE4	0.020	-0.026	**0.862**
RE5	-0.007	0.007	**0.813**

Source: SmartPLS 4.1.1.8 output, 2026

Based on the cross-loading test results table above, it can be seen that each indicator has the highest loading value on the measured construct compared to other constructs. The outer loading value for each main construct also meets the recommended criteria, which is above 0.7. Thus, it can be concluded that the model has met discriminant validity.

3. Reliability Test

Table 4. Reliability Test Results

Variables	*Cronbach's Alpha*	*Composite Reliability (rho_c)*	Information
Impulse buying	0.951	0.959	*Reliable*
Interest in Using Shopee PayLater	0.961	0.967	*Reliable*
Religiosity	0.954	0.951	*Reliable*

Source: SmartPLS 4.1.1.8 output, 2026

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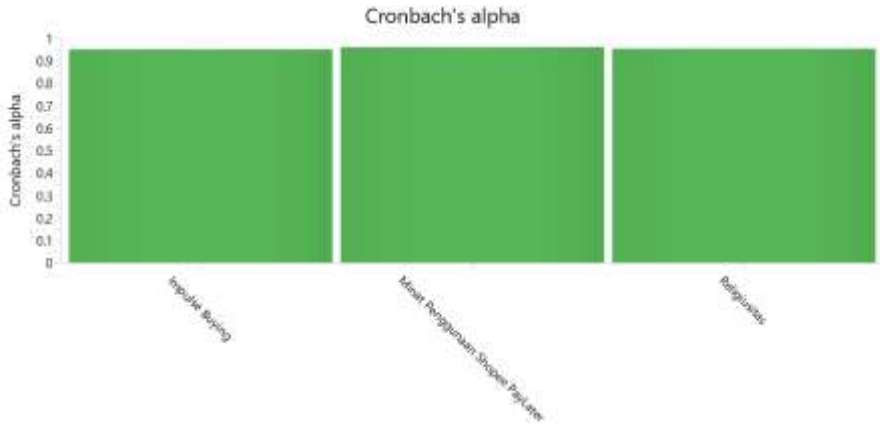


Figure 3. Cronbach's Alpha Output Results
Source: SmartPLS 4.1.1.8 output, 2026

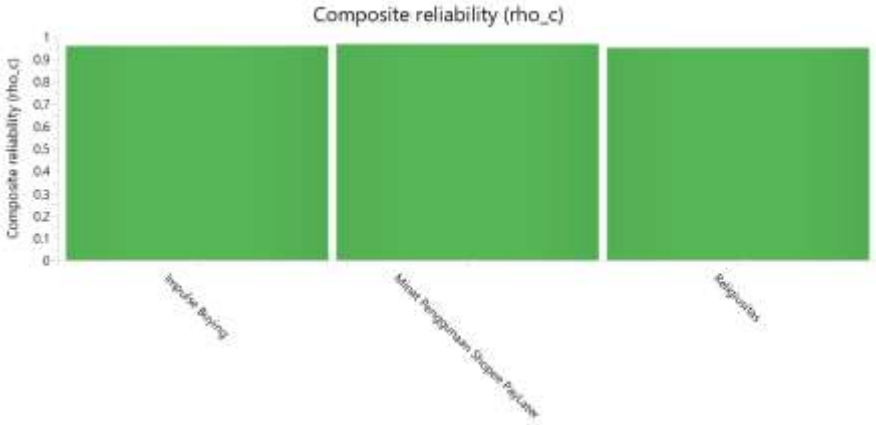


Figure 4. Composite Reliability Output Results (rho_c)
Source: SmartPLS 4.1.1.8 output, 2026

Based on the table and figure above, it can be seen that all research variables have met the reliability requirements. The Cronbach's Alpha value for the Impulse Buying variable is 0.951, Intention to Use Shopee PayLater is 0.961, and Religiosity is 0.954. Meanwhile, the composite reliability (rho_c) values for each variable are 0.959, 0.967, and 0.951, respectively. All these values are above the minimum required limit of 0.7, so all constructs in this study are declared reliable and suitable for use in hypothesis testing.

Structural Model Evaluation (Inner Model)

1. R-Square Test

Table 5. R-Square Test Results

Variables	*R-Square*	*Adjusted R-Square*
Impulse buying(Y)	0.300	0.283

Source: SmartPLS 4.1.1.8 output, 2026

Based on the table above, it can be seen that the R-Square value in this study is 0.300. This indicates that the Impulse Buying variable as the dependent variable can be explained by the independent variables in this research model with an influence contribution of 0.300 or 30%. In other words, approximately 30% of the changes that occur in the Impulse Buying variable (Y) can be explained by the variables of Intention to Use Shopee PayLater and Religiosity used in this study, while the remaining 70% is influenced by other factors outside

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the research model.

Meanwhile, the Adjusted R-Square value obtained was 0.283 or 28.3%. This Adjusted R-Square value is an R-Square value that has been adjusted for the number of independent variables and sample size in the study, thus providing a more accurate picture of the extent to which the independent variables are able to explain the dependent variable. Based on the R-Square assessment criteria, a value of 0.300 is classified as a moderate influence category, which means the relationship between the independent and dependent variables in this study is quite significant, although it is not yet included in the strong influence category.

2. Q^2 Test

Table 6. Q2 Test Results

Variables	Q^2
Impulse buying(Y)	0.243

Source: SmartPLS 4.1.1.8 output, 2026

Based on the table above, it can be seen that the valueThe Q^2 Prediction in this study was 0.243. This indicates that the structural model used in this study has predictive relevance for the Impulse Buying (Y) variable as the dependent variable. This means that this research model is able to predict the observed value of the Impulse Buying (Y) variable quite well, because the Q^2 value obtained is greater than 0.

TemporaryFurthermore, the Q^2 value of 0.243 exceeds the threshold of 0.25. Therefore, based on the Q^2 Predict assessment criteria proposed by Hair et al. (2021), this value falls into the medium predictive relevance category. This indicates that the independent variables used in this research model have sufficient predictive power to predict the impulse buying (Y) variable, although they do not yet fall into the strong predictive relevance category. Therefore, this research model is deemed feasible and meets the requirements for use in further hypothesis testing.

3. Effect Size Test (F^2)

Table 7. Effect Size (F^2) Test Results

	Impulse buying(Y)
Interest in Using Shopee PayLater	0.421
Religiosity	0.004

Source: SmartPLS 4.1.1.8 output, 2026

Based on the table above, the results of the effect size (F^2) test of each independent variable on the Impulse Buying variable (Y) as the dependent variable can be seen. The Intention to Use Shopee PayLater variable obtained an F^2 value of 0.421. This value is above 0.35, making it classified as a large effect. This indicates that Intention to Use Shopee PayLater has a significant influence on the Impulse Buying variable.

Meanwhile, the Religiosity variable obtained an F^2 value of 0.004. This value is below 0.02, so it is classified as having a very small effect or can be said to have no significant influence on the Impulse Buying variable. Thus, of the two independent variables used in this study, Intention to Use Shopee PayLater has a significantly larger effect size than Religiosity in explaining the Impulse Buying variable.

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Hypothesis Testing

Table 8. Hypothesis Testing Results

Hypothesis and Path	Original Sample	Sample Mean	Standard Deviation	T Statistics	P Values	Actual Results
Interest in using Shopee PayLater has a positive influence on impulse buying behavior.	0.543	0.547	0.068	8,001	0,000	H1 = Accepted
Religiosity acts as a moderator that weakens the influence of interest in using Shopee PayLater on impulse buying behavior in Generation Z.	-0.026	-0.025	0.075	0.352	0.725	H2 = Rejected

Source: SmartPLS 4.1.1.8 output, 2026

The results of the analysis in the table using bootstrapping can be explained as follows:

The Influence of Interest in Using Shopee PayLater on Impulse Buying Behavior

The results of testing the variable Interest in Using Shopee PayLater on Impulse Buying Behavior obtained a t-statistic value of 8.001> the t-table value of 5% significance of 1.96, so the relationship between these variables is said to be significant and influential. The original sample value of 0.543 indicates a positive relationship direction, meaning that the higher the interest in using Shopee PayLater, the higher the impulse buying behavior in Generation Z in Semarang City. This is also strengthened by the P Values of 0.000 <0.05. Thus, it can be concluded that H1 is accepted, namely Interest in Using Shopee PayLater has a positive effect on impulse buying behavior in Generation Z.

Religiosity as a Moderating Variable between Intention to Use Shopee PayLater and Impulse Buying Behavior

The results of the interaction variable testing Religiosity x Intention to Use Shopee PayLater on Impulse buying behavior obtained a t-statistic value of 0.352 <t-table value of 5% significance of 1.96, so the relationship between the variables is said to be insignificant. The original sample value of -0.026 indicates a negative direction of the relationship, meaning that Religiosity is not able to weaken or strengthen the relationship between Intention to Use Shopee PayLater and Impulse buying behavior. This is also reinforced by the P Values of 0.725> 0.05. Thus, H2 is rejected, namely Religiosity is not proven to be able to moderate the influence of Intention to Use Shopee PayLater on Impulse buying behavior in Generation Z in Semarang City.

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Discussion

1. The Influence of Interest in Using Shopee PayLater on Impulse Buying Behavior

Based on the results of the hypothesis test, it shows that the variable of Interest in Using Shopee PayLater has a positive and significant effect on Impulse buying behavior in Generation Z in Semarang City. Seen from the resulting P Values of 0.000 <0.05, then also obtained a t-statistic value of 8.001> t-table value with a significance of 5% of 1.96, as well as the original sample value of 0.543 which is positive, so the first hypothesis H1 is accepted. Thus, Interest in Using Shopee PayLater has a positive and significant effect on Impulse buying behavior in Generation Z in Semarang City.

The results of this study are in line with the Theory of Planned Behavior (TPB) put forward byAjzen (1991), which explains that a person's behavior is shaped by three main components, namely attitude toward behavior, subjective norms, and perceived behavioral control. In the context of this study, the interest in using Shopee PayLater plays a role in forming a positive attitude towards shopping activities, where the convenience and flexibility of payments offered encourage consumers to make unplanned purchasing decisions. Generation Z who have a high interest in using Shopee PayLater tend to perceive the service as a solution that makes it easier to fulfill shopping desires without having to consider the availability of funds directly, thus ultimately encouraging the formation of higher impulse buying behavior.

The results of this study are supported by research Sari (2021) which found that PayLater's ease of use and payment flexibility can increase impulse purchases among e-commerce users in Indonesia. Furthermore,Widiastuti & Sumastuti (2025)also found that Shopee PayLater usage among Generation Z in Semarang City significantly influences impulse buying behavior, particularly for non-essential products. This suggests that the higher a person's interest in using Shopee PayLater, the greater their tendency to make impulsive purchases.

2. Religiosity Moderates the Influence of Intention to Use Shopee PayLater on Impulse Buying Behavior

Based on the results of the hypothesis test, it shows that the Religiosity variable is not proven to be able to moderate the relationship between Intention to Use Shopee PayLater and Impulse Buying Behavior in Generation Z in Semarang City. Judging from the resulting P Value of 0.725> 0.05, a t-statistic value of 0.352 <t-table value is also obtained with a 5% significance value of 1.96, so the second hypothesis H2 is rejected. The original sample value of -0.026 indicates a negative relationship, but the effect is not statistically significant. Thus, Religiosity is not proven to be able to weaken or strengthen the relationship between Intention to Use Shopee PayLater and Impulse Buying Behavior in Generation Z in Semarang City.

The results of this study indicate that the role of religiosity as a moderating variable is not strong enough to change the direction or magnitude of the influence of Intention to Use Shopee PayLater on Impulse Buying Behavior. This is understandable considering the characteristics of Generation Z who are strongly influenced by the digital environment, social media trends, and easy access to Buy Now Pay Later services. Although religiosity can theoretically be a self-control factor in financial decision-making, in practice, this influence is not dominant enough to offset the strong situational urges generated by the ease of Shopee PayLater services. This condition is in accordance with the TPB perspective which states that perceived behavioral control based on religiosity is not necessarily able to overcome attitudes and subjective norms that encourage someone to shop impulsively when faced with strong stimuli.

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Furthermore, this phenomenon can also be explained from the perspective that the internalization of religious values in consumer behavior is a long-term process and does not always have an immediate impact. Therefore, internal religious considerations tend to be overridden by stronger and more immediate external drives. Therefore, this research model is deemed necessary to be strengthened with other moderating variables more directly related to financial self-control, such as financial literacy or self-control, in order to more comprehensively explain the dynamics of the relationship between intention to use Shopee PayLater and impulse buying behavior.

Conclusion and Recommendation

Based on the research results, it can be concluded that the interest in using Shopee PayLater has a positive and significant effect on impulse buying behavior among Generation Z in Semarang City. This finding indicates that the higher Generation Z's interest in using Shopee PayLater, the greater the tendency to make impulsive purchases. The convenience, speed, and payment flexibility offered by the Buy Now Pay Later service can encourage consumers to make purchases without careful planning. Meanwhile, religiosity has not been proven to moderate the relationship between interest in using Shopee PayLater and impulse buying behavior. This means that the user's level of religiosity has not been able to strengthen or weaken the influence of interest in using Shopee PayLater on impulsive buying behavior. This condition indicates that situational drives in the form of ease and flexibility of transactions can be more dominant in influencing Generation Z's purchasing decisions than religiosity.

Based on the research results, Generation Z Shopee PayLater users are advised to increase their financial awareness, self-control, and discipline in prioritizing needs so that payment convenience does not encourage unplanned purchases. Users need to consider their financial capabilities before making transactions and avoid using PayLater for non-essential needs. Fintech and e-commerce companies, especially PayLater service providers, are advised to strengthen consumer protection through financial literacy education, budget reminders, spending notifications, and features that encourage users to reconsider transactions before completing purchases. For future researchers, research can be developed by expanding the region and characteristics of respondents and considering other variables more related to impulse buying behavior, such as financial literacy, self-control, lifestyle, social media influence, and Fear of Missing Out (FOMO). Future research can also use more diverse data collection methods to provide a deeper understanding of Generation Z's consumption behavior in using digital financial services.

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