

# THE INFLUENCE OF LIFESTYLE AND INTEREST IN USING SPAYLATTER ON THE BEHAVIOR OF STUDENTS OF SHARIA BUSINESS MANAGEMENT PROGRAM

Annisa Maharani<sup>1\*</sup>

Novita Sari<sup>2</sup>

Wan Syakillah Alvina Kusuma Anwar<sup>3</sup>

Isra Hayati<sup>4</sup>

\*1, 2, 3, 4 Muhammadiyah University of North Sumatra

\*<sup>1</sup>email: [annisam471@gmail.com](mailto:annisam471@gmail.com)

**Abstract:** This research aims to determine the influence of lifestyle and interest in using shoppe paylater on student behavior. This study uses a quantitative approach. The sample used was forty-five people representing the entire population. This data was collected using a questionnaire distributed using the Quota sampling technique. Data analysis techniques with a quantitative approach. In analyzing the research data, multiple regression analysis was used with the steps of several data quality tests, classical assumption tests, multiple linear regression tests and hypothesis tests. By using the SPSS statistical application tool as data processing. Based on results testing in a way Partial style life No there is influence so that the value obtained  $t_{\text{count}}$  of 0.572 then can be known that  $t_{\text{count}} < t_{\text{table}}$  namely  $0.572 < 1.681$ . And have number significant equal to  $0.570 > 0.05$ , then can concluded that  $H_{01}$  accepted and  $H_{a1}$  rejected, in fact style life No there is influence on use spaylater to behavior student. On results study next can is known that  $t_{\text{count}} > t_{\text{table}}$  namely  $2.975 > 1.681$  which has number significant equal to  $0.005 < 0.05$ , then you can concluded that  $H_{02}$  rejected and  $H_{a2}$  accepted matter This show that there is significant influence between interest to use spaylater on behavior student study program management sharia business. So you can find out that's it F value count on getting it amounting to 12,262 which is more big of 1,681 ( $12,262 > 1,681$ ) whereas mark significant results obtained of more than 0.000 small of 0.05, namely ( $0.000 < 0.05$ ) meaning that  $H_0$  rejected and  $H_a$  accepted matter This there is influence style life and interests to use service shopee paylater to behavior students and the determinants obtained influence style life and interests to behavior student in use spaylater amounted to 36.9% while the rest 63.1 % is influenced by variables other. Student need realize that's it there is influence big Because exists style life and interests in use spaylater.

**Keywords:** Lifestyle, Interests, Behavior Student

## Introduction

Increasing era proceed moment This make public can with easy in access an internet. Progress technology has give impact positive in various aspect life among them transportation, finance, and shopping. Existence *e-commerce* can fulfil need that, one of them with need shop with availability more products diverse in One place. This matter including growth industry *e-commerce* in Indonesia continues develop demonstrated speed with average value and increasing proportion, as well show distribution *e-commerce* less wide to all over area.

Draft *Paylater* is "buy goods pay later" make circumstances paylater become popular alternative because some e-commerce to get it give convenience, speed, and ease so that consumer No need use other platforms. Fintech lending is application good money loan individually or

about business through A the online platform used as a match-marker for giver loan in a way direct nor credit . Own online loan own base law issued by OJK , namely PJOK , namely PJOK Number 77/PJOK.01 /2016 concerning service borrow money based technology information .

Convenience and abundance the benefits provided by the shoppe application or feature spaylater become reason its height shoppe users among student . Student is something group that has ability biggest in online purchases because they own limitations time For shop offline so most student more like something practical and instant in do purchase .

Lifestyle is one of the things that are attached to oneself every individual nor society , lifestyle are also related tightly with business self Alone For still exist in oneself a individual . Lifestyle is also attached close to yourself students , Basically student always fickle follow development social in his environment . Lifestyle and behavior consumption is consequence from post-modern, where living society in the modern world to know and be in a satisfied condition , but rather always feel not enough satisfied to things already owned .

Interest is something condition physique someone who exists in the he was the one pushing For do activity certain To use For reach something desired goal , perhaps tall desire For reach hope will less strong interest too somebody .

Influence style life and interests to use of Shopee paylater can seen from habit somebody in pattern usage style life like buy trendy clothes , buy food , make up and related with A appearance . Behavior style life This The same matter his with behavior where are the consumers ? buy something product in a way excessive without exists base need the but only based on pleasure and desire Behavior style life This focuses on pleasure and satisfaction a individual with excessive way so that tend sacrifice What that's all For fulfil his wish .

## Literature Review

### Understanding Lifestyle

Lifestyle is method somebody For undergo reflected life in pattern Act in demand like activities , interests , as well interests and thoughts about self Alone. Lifestyle differentiate a person's status from other people and the environment through symbols their social have. Lifestyle is method individual in undergo his life , incl their products buy , and how they use them , and what they are think and feel after use something product the . (Christianus, 2017)

Lifestyle is art cultivated by everyone self man. According to the Big Indonesian Dictionary ( 2008), Lifestyle is pattern Act in demand daily from bunch man in Society. From the side economy , style life related with behavior somebody in spend the money and allocate the time . Lifestyle is also related tightly with developments in the technological era. ( Erdawati , 2020)

### Lifestyle According to an Islamic Perspective

Lifestyle this is very affecting and depressing man For still life with expenditure as small Possible with a very mediocre total income . Compare something price goods with price goods other at the company different and for get something more deal Good .

In in Islam style live ( consume ) can emphasized on a achievement balance between two aspects that is between expenditure property carried out with A objective For fulfil world needs as well fulfil spiritual needs . Apart from fulfilling need physique nor need inner . (Rohim & Priyatno, 2021)

In the Islamic view of style live can grouped into two groups , first style Islamic living and second style ignorant life . Islamic lifestyle has absolute and strong foundation namely Tawhid. This matter in line with the following words of Allah SWT This :

قُلْ هَذِهِ سَبِيلُ اللَّهِ عَلَىٰ بَصِيرَةٍ أَنَا وَمَنِ اتَّبَعِيَ ۖ وَسُبْحَانَ اللَّهِ وَمَا أَنَا مِنَ الْمُشْرِكِينَ

It means :

" Say : " This is it my path (religion) , me and those who follow me invite ( you ) to Allah with real evidence . Blessed be Allah , and me gone including polytheists . " (Qs . Yusuf: 108)

Based on the meaning of the verse on that , it's clear that stylish Islamic living is the law must for every muslim and style Jahili life is haram. It is just in reality precisely make we are very concerned , because precisely style Jahili life is forbidden that 's what dominates most style life people Islam .

### Factors That Influence Lifestyle

#### 1.attitude

Attitude is something circumstances soul somebody For give response or response to sutu the object he sees , through experience in a way directly on behavior , circumstances soul It is also influenced by traditions , habits , culture and environment social .

#### 2. Experience and observation

Experience somebody can influence self somebody in looking something object in his behavior . Experience the obtained from all the Actions that he did in the past and can studied it . Through Study somebody can obtain more experience Good .

#### 3. Personality

Personality is behavior from self a individual For interact with another individual

#### 4. Self- concept

Personality a is understanding to himself Alone . This way is method used For describe between perception consumer to self they with image brand . One's way in see himself can influence A interest to something matter .

#### 5.Needs

Behavior a arise Because exists encouragement need For still feel safe in fulfil desire Alone .

#### 6.Understanding

Understanding are steps somebody For choose and Compiling and interpreting information To use For a recent idea.

### Lifestyle Indicators

Indicator style life is related concepts with style live psychographics . Psychographics is depiction behavior or style somebody . (Lestari et al., 2023)

1. Activity is things done consumers purchased or used in activities carried out For fill in time free .
2. Interest is something object , nor incident or objects that have level with attention special , interest can also can appetite , passion , etc priority in life . Interests are also a thing influence behavior consumer in decision making .
3. Opinion is view a consumer in respond something problems , opinions are also of a nature subjective in reflect corner look a individual .

### Understanding Interest

Interest (interest) is influence individual personality towards the retrieval process decisions with what one want For spending money and time in the level of excitement required attention special or sustainable , according to KBBI interest stated as appetite , passion person and priority in life someone who is capable make it awaken his wish For experience something more pleasant with show desire know as well as desire For Study with fast as well as interest to something thing , okay form goods or appropriate services with desire be careful , use it For reach satisfaction physical individual the . (Putri & Fergina, 2022)

### Interests According Islamic perspective

In view Islam interest is A concern in form reception between self yourself and something outside self Alone. Interest can be expressed through statement somebody that they more like something matter than others. But Interest can also be expressed through participation in activity explicit . This matter in line with the following words of Allah SWT This :

أَفَرَأَىٰ وَرَبُّكَ الْأَكْثَرُ الَّذِي عَلَّمَ بِالْقَلَمِ عَلَّمَ الْإِنْسَانَ مَا لَمْ يَعْلَمْ

Meaning : " Read and, your Lord is the Almighty gracious who teaches ( humans ) with kalam rules . He teach to man what he does not know ” ( QS : Al- Alaq 3-5)

### Influencing factors interest

No interest arise with in a way as it happens but Because exists influencing factors formation A interest that is :

1. Environmental factor  
Environment can influence intention purchase consumer choose something product certain
2. Emotional Factors  
Related interests with something emotion in self somebody .When someone succeeds in something activity arise feeling happy and interested to activity the will increasing .
3. Encouragement factor  
Encouragement factor is A element frequent encouragement appear in self somebody
4. Knowledge factor  
For know something and looking for information about activity or object of interest in self somebody .

### Interest Indicator

According to (Hidayat & Faramitha, 2022) Interest can be obtained seen from four indicator that is :

1. Transactional Interest ( Tendency consumer For buy product )
2. Referential Interest ( Tendency consumer For recommendproduct )
3. Preferential Interest ( Have reference main to product )
4. Explorative Interest ( Always look for information about product you are interested in )

### Behavior Student

Student is someone who is studying at a place college tall or university. One's status students get \_ after accepted as student at a university or in a higher education institution and start following a study program certain .

According to (*John Dewey*) one famous philosophers and Education, see student as active individual \_ in learning and development self. According to *Dewey* Education must focusing on something experience direct and growth personal.

### **Understanding Consumptive Behavior Student According to the Islamic Perspective**

In view Islam behavior consumptive is attitude extravagant, excessive, and beyond human limits often feel not enough satisfied with what has been done enjoyed (consumed). Semangkin big material owned someone, perhaps great passion too consumption. But Not yet Of course On the contrary, humans are diligent collect goods / objects, with objective 'need' can fulfilled. Shopping Now This No Again interpreted and based on consideration necessity, but desire lust. Because of possible factors influence as well as cause emergence behavior consumers and one of them is style live, then from That phenomenon behavior consumer will Keep going continuously increase. (Mustomi et al., 2020). This matter in line with the following words of Allah SWT This:

It means:

"Hi child Adam, use it your beautiful clothes at every (entering) mosque, eat and drink, and do not excessive. Indeed, Allah does not likes people who are excessive" (QS: Al- Ara'f . 7)

### **Factor affecting Behavior**

Appearance behavior student become more consumptive caused by influencing factors that is as following:

1. There are advertisements is something offering message something product to audience through mass media, with objective For persuade circles students to buy products offered.
2. Conformity arise Because desire strong individual For come on stage interesting, no can differentiated from group and accepted as member his group.
3. Lifestyle is one of factor main influence behavior consumer, with imitating foreigners and using goods luxurious can improve social status.

### **Indicator Behavior**

According to (Rahima & Cahyadi, 2022) There is a number of indicator behavior student become consumptive that is:

1. Buy product done Because user want to get present addition
2. Buy product Due to view the packaging is very attractive
3. Buy product Because want to guard his appearance is better fashionable and modern compared to others
4. Buy product based on price (No based on benefit or utility)
5. Buy product Because want to raise social status
6. Buy product in a way excessive
7. Buy product Because many desire

### **Understanding Spaylater**

At recent days development technology can change Community behavior, esp circles teenager become dependency on use innovation technology making payments easier transactions, that is payment to be more effective. Spaylater is provider service digital finance founded in 2019 which is managed PT.Commerce Finance which is included digital company registered with OJK (Financial Services Authority). Spaylater is A method possible payments somebody mencil For

makes the transaction process easier , available various choice installments such as 1 month , 3 months , 6 months , and 12 months (Ihsan & Mutahir, 2023) .

Spaylater is one of the alternative method payment using system online installments “Buy Formerly pay later “ so become a powerful motivator for the community especially generation interested young people For use it consisting from child school or student in fulfil style still alive Not yet have income still . Other benefits obtained user spaylater namely more processes fast and practical so that development spaylater become less increase . User spaylater No only get profit but There is risks borne by the user spaylater like soul consumptive more increase , management finance become messy and contained cost additions and interest (Mutthaqin et al., 2023)

### Understanding Spaylater in an Islamic Perspective

According to (Ulfa et al., 2022) all form sell buy online is legal , provided No violate Sharia or not nature fraud . In the Islam application contract qardh on spaylater , qardh is things that are allowed inside Islam If there is harmony and conditions are met . But in the Qardh is also available conditions that are not allowed like existence element usury , however in the usage spaylater there is fine in lateness in payment , p the in the Islam explained is lateness in frequent payments. We call usury ignorance , that is existing usury Because exists lateness in payment . Like explained into the word Allah Allah SWT, which says :

It means :

“ Para angel welcome the soul of one among those before you, the angels the asked , “ Is you do practice kind ?” He answer "No , " angels said remember ' Yes said , first I normal borrow man . Then I ordered my servant to give convenience to people in trouble ( For pay debts) and give convenience to the person who own breadth ( for pay debts) " Rasullah SAW said , Allah Azza Wa Jalla said , Make it easy He .  
" HR.Muslim "

### Research methods

Approach study This with method quantitative . Quantitative method is an approach that produces data that can be measured and analyzed in a way statistics For answer question study or test connection the hypothesis proposed . The researchers oriented with study quantitative , emphasized how importance hypothesis or question in something research , because will determine step Work furthermore in determined sample , choose type or instrument type as well technical analysis used . (Sugiyono, 2012) .

Therefore that, kind of study with sourced primary data from student study program management sharia business , semester v. Therefore the , sample study this was taken with method spread questionnaire , in take data results from spread questionnaire the .

After that's a research model analyzed with analysis multiple linear regression with uses two independent variables and one dependent variable. Variable its independence No only Lifestyle is called variable  $X_1$  but also Interest called  $X_2$ . In this case is becomes the dependent variable is Behavior Management Study Program students Sharia business .

In principle, the research model This can depicted with equality

$$Y = a + b_1 X_1 + b_2 X_2 + \epsilon \dots\dots\dots$$

Note:

Y = Behavior student

a = Constant

$b_1, b_2$  = Coefficient Regression

$X_1$  = Lifestyle

$X_2$  = Interest  
 $\epsilon$  = Standard Error

### Research result

Test results in research This showing that Influence of Lifestyle and Interests in Use Spaylatter to behavior Management Study Program Students Sharia business acquired  $t_{count}$  of 0.572 then can is known that  $t_{count} < t_{table}$  namely  $0.572 < 1.681$ . And have number significant amounting to  $0.570 > 0.05$ . It can be concluded that  $H_{o1}$  is accepted and  $H_{a1}$  is rejected, that is style life No there is influence on use spaylatter to behavior student. On results study can be known that  $t_{count} > t_{table}$  namely  $2.975 > 1.681$  and has significant figure equal to  $0.005 < 0.05$ , then can be concluded that  $H_{o2}$  rejected and  $H_{a2}$  accepted, This showing that There is significant influence between interest to usage service spaylatter on behavior students in the study program management sharia business.

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1	(Constant)	2,977	2,486	1,197	,238
	style life	,139	,243	,102	,570
	interest	1,011	,340	,529	,005

a. Dependent Variable: behavior student

### Discussion

Study This succeed support study Sukhesy Eka Putri (2023) who stated that interest influential to use service spaylatter. This matter means the model used in study This Correct exists showing that description real about influence interest to use service spaylatter. Regression value (eq regression double) namely  $Y = 2.977 + 0.139 X_1 + 1.011 X_2$ . So it can be concluded that's it interest there is significant influence to use service spaylatter on behavior student management where is the sharia business? mark is obtained amounting to 1,011 of value significance obtained equal to  $0.005 < 0.05$ . In terms of This interest show matter positive on behavior student in use service spaylatter, because Interest is highly dependent on behavior student For fulfil desire they in usage spaylater For buy something thing, okay form goods or appropriate services with desire they To use For reach satisfaction physical a student.

The R Square value is 0.369, which means there is influence low positive nor weak from these two variables. If relationship positive means if the variable (X) increases will accompany it with increase in variable (Y) behavior student, whereas from mark correlation (r) can be obtained mark coefficient style life and interests (*r square*) is used For measure big influence style life and interests to behavior student in use service spaylatter amounted to 36.9% whereas the rest 63.9% is influenced by other variables. Student need realize that's it there is influence big Because exists style life and interests in use service spaylatter.

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.607 <sup>a</sup>	.369	.339	2.78183

a. Predictors: (Constant), interests , style life

Based on table F, the calculated F value can be obtained as big as 12,262 which more big of 1,681 ( $12,262 > 1,681$ ) whereas mark significant results obtained of more than 0.000 small of 0.05, namely ( $0.000 < 0.05$ ) meaning that  $H_0$  rejected and  $H_a$  accepted matter This there is influence style life and interests to use service shopee paylater to behavior student

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	189,779	2	94,889	12,262	.000 <sup>b</sup>
	Residual	325,021	42	7,739		
	Total	514,800	44			

a. Dependent Variable: behavior student

b. Predictors: (Constant), interests , style life

## CONCLUSION

Based on results study data analysis and discussion in chapters and discussion in chapters before , then can be taken conclusion as following :

1. Regression value multiple ( eq regression ) namely  $Y = 2.977 + 0.139 X_1 + 1.011$  concluded that's it interest there is significant influence to use service spaylater on behavior student who Where mark the amounting to 0.941 of mark sigification the there is mark equal to = 1.011
2. Based on results testing in a way Partial influence style life to use service spaylater obtained  $t_{count}$  of 0.572, then can is known that  $t_{count} < t_{table}$  namely  $0.572 < 1.681$ . And have number significant amounting to  $0.570 > 0.05$  . It can be concluded that  $H_{01}$  is accepted and  $H_{a1}$  is rejected , that is style life No there is influence on use spaylater to behavior student .
3. Based on results testing in a way Partial influence interest to use service spaylater obtained  $t_{count} > t_{table}$  namely  $2.972 > 1.681$  and has significant figure equal to  $0.005 < 0.05$ , then can be concluded that  $H_0$  rejected and  $H_a$  accepted, This showing that There is significant influence between interest to usage service spaylater on behavior students in the study program management sharia business .

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