The Influence Of Students' Spirituality And Religiosity On The Use Of Shopee Paylater Facilities With Usury As A Moderating Variable

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ABSTRACT

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Submitted: 10-07, 2024	**Purpose of the study** — To examine the influence of religiosity and spirituality of Faculty Of Economics and Business and Islamic education students on the use of Shopee PayLater.
Accepted: 02-17, 2025	**Research method—** This study employs a descriptive verification approach with a quantitative method, utilizing a questionnaire as a survey tool. A sample of 359 respondents was selected using the Slovin formula, and analysis was conducted through a multiple regression model
Published: 04-06, 2025	**Result—** The study found that both spirituality and religiosity levels have a significant negative effect on the use of Shopee PayLater. Additionally, student spirituality and religiosity significantly influence the use of Shopee PayLater, with usury acting as a moderating factor
	Conclusion— The findings indicate that higher levels of spirituality and religiosity among students lead to decreased usage of Shopee PayLater, highlighting the potential impact of ethical considerations in financial decision-making

Keywords: Spirituality, Religiosity, Usury, ShopeePay

INTRODUCTION

The website has become one of the containers in a buying and selling process in Shopee e-commerce. According to Mahmudah M (2020), the e-commerce in question is a type of Business to Consumer where the scope is sales, purchasing and marketing transactions which are of course aimed at consumers with an internet media through e-commerce service providers such as Shopee, Lazada etc. Technological advances in Indonesia have experienced very rapid changes. This development also has an impact on the use of payment instruments. The use of cash in society has begun to decrease due to several problems such as robbery and

the circulation of counterfeit money. This has an impact on the emergence of innovations in the form of legal electronic payment instruments, namely electronic money (E-Money) (Fatonah & Hendratmoko, 2020).
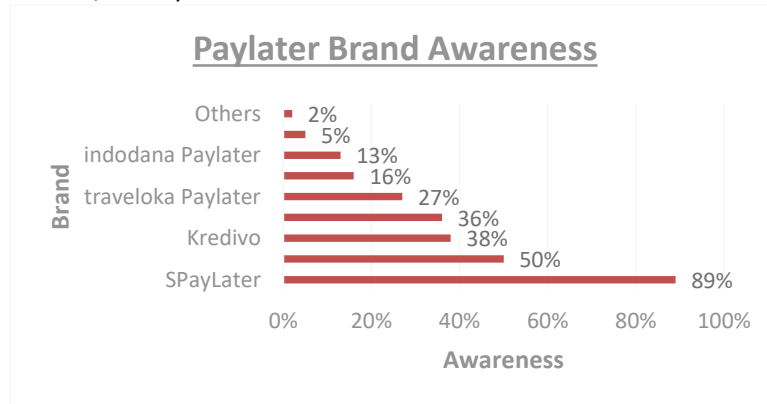
Chart 1. Chart of PayLater Usage Most Frequently Used in 2023
Source: (Databoks, 2024)

According to the Populix respondent report entitled Unveiling Indonesia's Financial Evolution: Fintech Lending & Paylater Adoption in its October 2023 edition, Shopee PayLater is the paylater service with the highest brand awareness. 55% of respondents stated that they had used the Paylater service. Shopee PayLater leads the competitive landscape with the most brand awareness and usage among customers. Shopee PayLater is known to 89% of respondents, higher than other paylaters. Shopee PayLater is not only the most popular, but also the most widely used. Of the 45% of respondents who admitted to having used PayLater, 77% stated that they appreciated Shopee's PayLater service.

The widespread use of Shopee PayLater raises the potential for Usury which can trigger spirituality and religiosity in users, especially among students. Technological advances in the Shopee PayLater feature can have an impact on unplanned purchases that are increasing, causing students to easily get into debt or usury and will ignore their spiritual and religious values. This is the aim of seeing the influence of religiosity and spirituality of FEB and PAI students on the use of Shopee PayLater. According to Ananda (2022) With the advancement of technology in this Shopee feature, it is undeniable that it has had a major influence on changes in lifestyle that continue to increase for society, especially among teenagers. With high spiritual intelligence, it is easier to manage finances more efficiently, understand more about the meaning of life and broader goals, one of which is the use of Shopee PayLater. Spiritual intelligence also helps each individual find their personal values and formulate the right financial management goals to prevent inappropriate financial accumulation.

One of the negative impacts that need to be considered when carrying out online loan and credit activities is the problem of usury, as Muslims we should be able to pay more attention to the usury practices in it, in a shopee PayLater feature it is very clear that there is a minimum interest of 2.95 percent per month, it is clear that there is an element of usury in it. According to Hisan (2019) Islam prohibits the practice of usury because it has been expressly

sentenced as haram by the Qur'an and hadith. Including in the letter Ali Imran verse 130 which reads:

<div dir="rtl">

يَـٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُوا۟ لَا تَأْكُلُوا۟ ٱلرِّبَوٰٓا۟ أَضْعَـٰفًا مُّضَـٰعَفَةًۭ ۖ وَٱتَّقُوا۟ ٱللَّهَ لَعَلَّكُمْ تُفْلِحُونَ

</div>

Meaning: O you who believe, do not consume usury in doubles and fear Allah so that you will get good luck

LITERATURE REVIEW AND HIPOTESYS DEVELOPMENT

A. LITERATURE REVIEW

Shopee PayLater

According to Wafa (2020) The purpose of Shopee PayLater is to make it easier for users who do not have cash when ordering goods and services faster so that users can carry out their transactions and can be accessed online, he continued, users will pay bills on the due date that has been set. The Shopee PayLater feature uses a method often called "buy now, PayLater" where users can make purchases now and pay later. Users can borrow between IDR 750,000 and IDR 1,800,000 with 0% interest without a minimum transaction limit. There is also an option to pay in installments for 2 to 3 months, but this will be subject to a minimum interest of 2.95% per month. You can also apply for an additional limit once with a handling fee of 1% of the amount of each transaction, and if the user is late in making a payment transaction, the consequence that will be obtained is a fine of 5% of the amount that has not been paid. (Shopee PayLater Interest, 2020). There are several indicators in the use of Shopee Paylater according to Rismayadi et al., (2020), namely:

a) Use of Shopee PayLater in every transaction.
b) Frequency of use in transactions using Shopee PayLater
c) The nature of users who often use Shopee PayLater to make payments easier during ongoing transactions.

Spirituality

According to Jalaluddin (2012) The convenience and trust factors that are one influence on consumer purchasing decisions in a person's spirituality level, apart from that there are also other factors. Spirituality can be defined as the stability between beliefs in one's religion. Religious activities for each individual are not only related to worship, but there are also other activities that are based on the beliefs of each individual. With that, spirituality becomes integrative between religious knowledge, religious feelings and religious actions in individual consumers. According to Schiffman and Kanuk in Daru Asih (2015) Spirituality has become an important role in Jewish

citizens in the United States in influencing purchasing decisions on a product. The same thing also happened in Indonesia based on several studies that explained that Muslim consumers tend to consider the issue of halalness in determining a product they want to consume.

This spirituality is related to a person's inner life. According to Nasir (1987) in Achmad S (2019) defines Islamic spirituality as bridging the relationship with God where it affects the self-esteem of each individual, sense of meaning, relationship with nature and also other people. According to Mohsen (2007) defines Islamic spirituality as piety, which means avoiding Allah's punishment by carrying out what He has commanded and avoiding everything that is forbidden. In measuring spirituality, a religiosity scale is used with an indicator:

1. Islam (Body actions or human activities)
2. Faith (Thoughts or understanding of God)
3. Ihsan (Spirit or actualization of virtue and goodness).

Religiosity

The word "Religio" means religion as one of the origins of the term "Religi" in the context of religion, humans are bound by their obligations to an inseparable bond, similar to how they have a strong attachment to family, aiming to connect humans with their God. According to Fadhila et al. (2020), Religiosity is defined as a guide in actions, attitudes and behaviors that are in accordance with a religion embraced by an individual. Religiosity is not only in worship activities, but also a condition that exists within an individual that can be a motivation to behave, act and also behave in accordance with the teachings of the religion they embrace.

In Islam, Religiosity plays a role as a guideline for each individual in carrying out their obligations and following religious teachings in a comprehensive manner. As the Word of Allah stated in Surah Al-Baqarah verse 208:

$$\text{يَٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُواْ ٱدْخُلُواْ فِى ٱلسِّلْمِ كَآفَّةً وَلَا تَتَّبِعُواْ خُطُوَٰتِ ٱلشَّيْطَٰنِ ۚ إِنَّهُ ۥ لَكُمْ عَدُوٌّ مُّبِينٌ}$$

Meaning: "O you who believe! Enter Islam as a whole, and do not follow the steps of Satan. Indeed, he is a real enemy to you." (QS. Al-Baqarah: 208).

Usury

According to Hisan (2019), usury is a practice that includes providing additional benefits on loans or arrears that exceed the amount agreed upon in an agreement. Usury from an Islamic financial perspective is considered a prohibited practice because it contains elements of gharar and various speculative transactions, which include violating sharia principles. According to Sudanto (2020), several scholars from various schools of jurisprudence throughout Islamic history have presented a definition of usury

that has been widely recognized. The legal basis for the prohibition of usury has been stated in the Qur'an which reads:

يَمْحَقُ ٱللَّهُ ٱلرِّبَوٰاْ وَيُرْبِى ٱلصَّدَقَٰتِ ۗ وَٱللَّهُ لَا يُحِبُّ كُلَّ كَفَّارٍ أَثِيمٍ

Meaning: "Allah destroys usury and enriches charity. And Allah does not like anyone who remains in disbelief and always commits sin" (Q.s Al-Baqarah: 276).

B. HYPOTESIS DEVELOPMENT
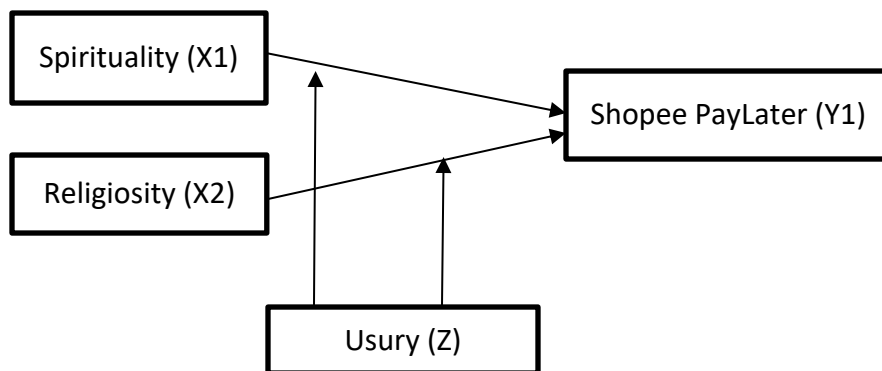
Source: Processed by Researchers, 2024
Figure 1. Research Framework

H1: Student Spirituality has a Negative effect on the utilization of Shopee PayLater.

H2: Student Religiosity has a Negative effect on the utilization of Shopee PayLater.

H3: Student Spirituality has an effect on the utilization of Shopee PayLater with Usury as Moderation.

H4: Student Religiosity has an effect on the utilization of Shopee PayLater with Usury as Moderation.

METHOD

The population used in this study were students of Universitas Buana Perjuangan Karawang, Faculty of Economics and Business and Islamic Religious Education Study Program who knew the Shopee PayLater feature and knowledge about Spirituality and Religiosity and Usury, it is known that students of the Accounting Study Program numbered 808, Management numbered 2,587 and Islamic Religious Education 122. the total population used in this study was 3,517 populations. This study uses the Slovin formula as follows:

$$n = \frac{N}{1+N(e)^2}$$

$$= \frac{3517}{1+3517(0.5)^2}$$

$$= \frac{3517}{9.7966574}$$

$$= 359 \; sample$$

With n = number of samples, N = number of population and e = 5% error rate. So that the results of the calculation of the required sample are 359 people. The data sources that will be used are primary data, namely and questionnaires via Google Form with the measurement scale used is the Likert scale. While secondary data is obtained from literature studies such as journal references, as well as verses of the Qur'an and Hadith.

RESULTS AND DISCUSSION
A. RESULTS
Validity Test

Table 2. *Validity Test*

Variable	Statement	R Count	R Table	Status
SPIRITUALITY	X1.1	0,609	0,361	Valid
	X1.2	0,772	0,361	Valid
	X1.3	0,597	0,361	Valid
	X1.4	0,575	0,361	Valid
	X1.5	0,729	0,361	Valid
	X1.6	0,785	0,361	Valid
RELIGIOSITY	X2.1	0,609	0,361	Valid
	X2.2	0,772	0,361	Valid
	X2.3	0,597	0,361	Valid
	X2.4	0,575	0,361	Valid
	X2.5	0,729	0,361	Valid
	X2.6	0,785	0,361	Valid
USURY	Z.1	0,795	0,361	Valid
	Z.2	0,549	0,361	Valid
	Z.3	0,743	0,361	Valid
	Z.4	0,795	0,361	Valid
	Z.5	0,743	0,361	Valid
	Z.6	0,485	0,361	Valid
	Y.1	0,713	0,361	Valid
	Y.2	0,814	0,361	Valid

Variable	Statement	R Count	R Table	Status
SHOPEEPAY	Y.3	0,818	0,361	Valid
LATER	Y.4	0,867	0,361	Valid
	Y.5	0,723	0,361	Valid
	Y.6	0.869	0,361	Valid

Source: Processed Researcher Results SPSS 27, 2024

The results of table 2 validity test show that each statement in the variable is valid. Based on the figures obtained from r count > r Table (formula df: 30-2 = 28) of 0.361. Because the figure is > 0.361 or greater, each variable is declared valid.

Reliability Test

Table 3. Reliability Test

Variable	Cronbach's Alpha	N of Items	Information
SPIRITUALITY	.761	6	Relieble
RELIGIOSITY	.761	6	Relieble
RIBA	.760	6	Relieble
SHOPEEPAY LATER	.884	6	Relieble

Source: Processed Researcher Results SPSS 27, 2024

Table 3 Reliability Test, the results of the reliability test show that the questionnaire value obtained Cronbach's Alpha> 0.6 or more. After that, each questionnaire was summarized and declared reliable.

Normality Test

Table 4. Normality Test

One-Sample Kolmogorov-Smirnov Test			Unstandardized Residual
N			130
Normal Parameters[a,b]	Mean		,0000000
	Std. Deviation		3,24975472
Most Extreme Differences	Absolute		,085
	Positive		,057
	Negative		-,085
Test Statistic			,085
Asymp. Sig. (2-tailed)[c]			,200
Monte Carlo Sig. (2-tailed)[d]	Sig.		,023
	99% Confidence Interval	Lower Bound	,019
		Upper Bound	,027

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

d. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 2000000.

Source: Processed Researcher Results SPSS 27, 2024

Table 4. Normality Test using the Kolmogorov-Smirnov test model obtained a significance level value greater than 0.05 of 0.200. So it can be stated that the variables are normal and meet the assumption of normality.

Multicollinearity Test

Table 5. Multicollinearity Test of the First Equation

	Coefficients[a]							
	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
Model	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1 (Constant)	21,876	2,469		8,859	,000		
SPIRITUALITY	-,057	,121	-,053	-,467	,641	,600	1,667
RELIGIUSITAS	,123	,111	,126	1,108	,270	,600	1,667
a. Dependent Variable: RIBA							

Source: Processed Researcher Results SPSS 27, 2024

Table 5. Multicollinearity Test of the First Equation, it is known that the VIF value of the Spirituality (X1) and Religiosity (X2) variables is 1.667 <10. And the Tolerance Value value of the Spirituality (X1) and Religiosity (X2) variables is 0.600> 0.1, so the data does not experience multicollinearity.

Table 6. Multicollinearity Test of the Second Equation

| | **Coefficients**[a] | | | | | | | |
|---|---|---|---|---|---|---|---|
| | Unstandardized Coefficients | | Standardized Coefficients | | | Collinearity Statistics | |
| Model | B | Std. Error | Beta | t | Sig. | Tolerance | VIF |
| 1 (Constant) | 10,559 | 2,542 | | 4,153 | ,000 | | |
| SPIRITUALITY | ,207 | ,098 | ,209 | 2,113 | ,037 | ,599 | 1,670 |
| RELIGIUSITY | ,309 | ,090 | ,340 | 3,424 | ,001 | ,594 | 1,683 |
| RIBA | ,077 | ,072 | ,082 | 1,066 | ,288 | ,990 | 1,010 |
| a. Dependent Variable: SHOPEEPAY LATER | | | | | | | |

Table 6. Multicollinearity Test of the Second Equation, it is known that the VIF value of the Spirituality variable (X1) is 1.670, the Religiosity variable (X2) is 1.683, and the Usury variable (Z) is 1.010 <10, and the Tolerance Value value of the Spirituality variable (X1) is 0.599, the Tolerance Value of the Religiosity variable (X2) is 0.594, and the Tolerance Value of the Usury variable (Z) is 0.990 > 0.1, so the data does not have multicollinearity.
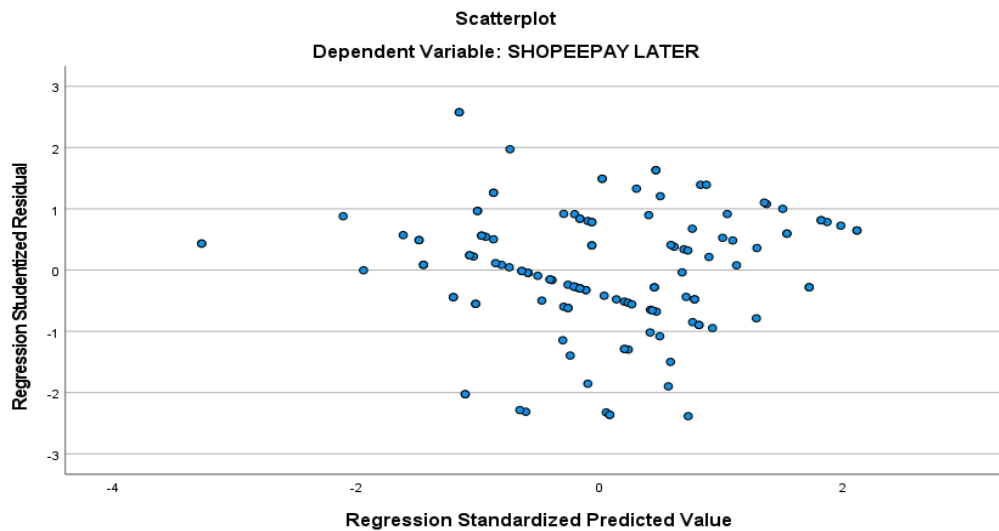
Heteroscedasticity Test

Table 7. Heteroscedasticity Test of the First Equation
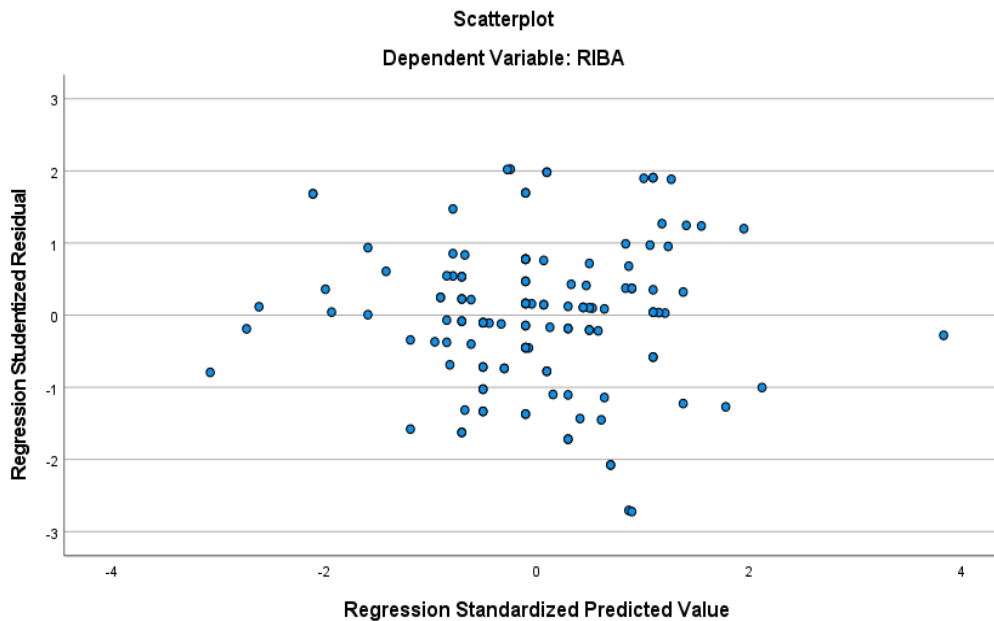
Source: Processed Results of SPSS 27 Researchers, 2024

Table 7. Heteroscedasticity Test The first equation can be seen from the Riba Scatterplot, it is known that the points are spread above and below and spread everywhere by forming a certain pattern, so if there is no heteroscedasticity.

Table 8. Heteroscedasticity Test The second equation
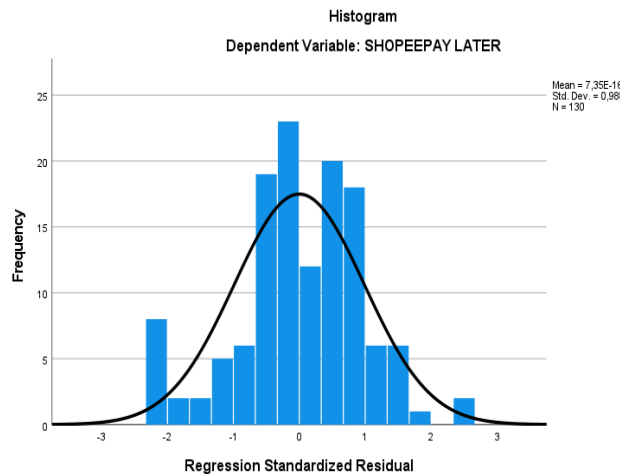

Source: Processed Results of SPSS 27 Researchers, 2024

Table 8. Heteroscedasticity Test The second equation can be seen from the Shopeepay Later Scatterplot which is known that the points are spread above and below and spread everywhere by forming a certain pattern, so if there is no heteroscedasticity.
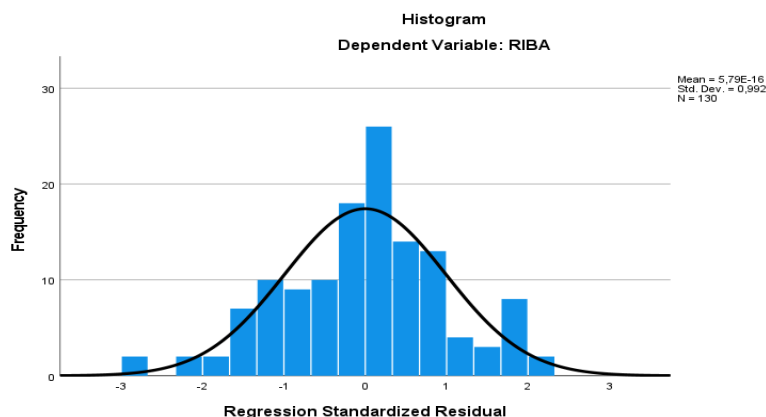
Histogram Test

Table 9. Histogram Test of the First Equation

Source: Processed Results of SPSS 27 Researchers, 2024

Table 9. The First Equation Histogram Test shows that the data produced by the usury histogram resembles a curve and follows the graph flow. In conclusion, the data shows a normal distribution form and the regression model meets the assumption of normality.

Table 10. The Second Equation Histogram Test

Source: Processed Researcher Results SPSS 27, 2024

Table 10. First Equation Histogram Test shows that the data produced by the shoopepay later histogram resembles a curve and follows the graph flow. In conclusion, the data shows a normal distribution form and the regression model meets the normality assumption.
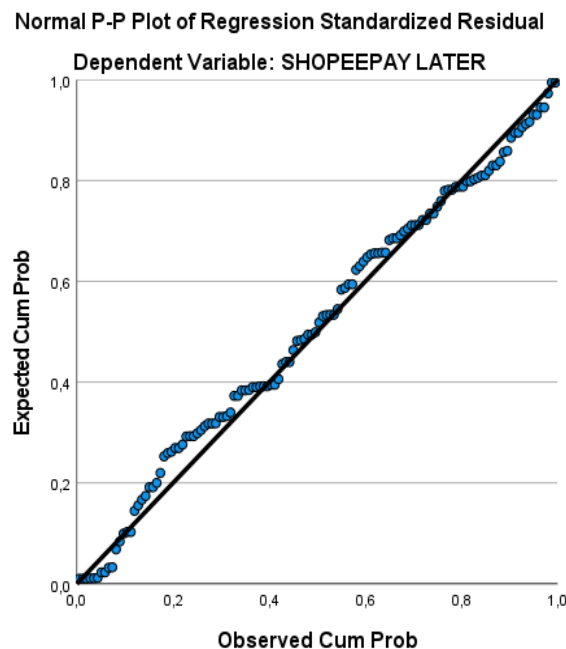
P-PLOT Test

Table 11. First Equation P-PLOT Test

Normal P-P Plot of Regression Standardized Residual
Dependent Variable: RIBA
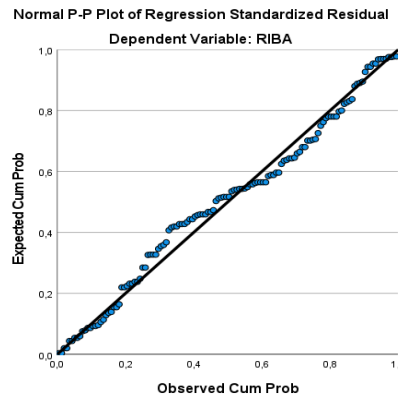
Source: Processed Results of SPSS 27 Researchers, 2024

Table 11. P-PLOT Test of the First Equation in Riba can be said to be normal if the points follow the diagonal line and do not go outside the line.

Table 12. P-PLOT Test of the First Equation

Normal P-P Plot of Regression Standardized Residual
Dependent Variable: SHOPEEPAY LATER

Source: Processed Results of SPSS 27 Researchers, 2024

Table 12. P-PLOT Test The Second Equation on ShopeePay Later can be said to be normal if the points follow the diagonal line and do not go outside the line.

Partial T Test

Table 13. Partial T Test of Regression Model I

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	12,234	2,000		6,117	,000
	SPIRITUALITAS	,203	,098	,397	2,069	,001
	RELIGIUSITAS	,318	,090	,552	3,544	,001

a. Dependent Variable: SHOPEEPAY LATER

Source: Processed Researcher Results SPSS 27, 2024

Table 13. The output results of the partial T test of model I in the Coefficients table can be seen that the significance value of the two variables, namely X1 = 0.001 and X2 = 0.001 <0.005. These results provide the conclusion that the First Model Regression, namely variables X1 and X2, has a significant effect on Y.

Table 14. Partial T Test of Model II Regression

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	20,448	2,808		7,281	,000
	SPIRITUALITY	-,080	,123	,157	-,652	,003
	RELIGIUSITY	,086	,116	,158	,738	,004
	SHOPEEPAY LATER	,117	,110	,817	1,066	,002

a. Dependent Variable: RIBA

Source: Processed Researcher Results SPSS 27, 2024

Table 14. The results of the partial T-test output of model II in the Coefficients table show that the significance value of the three variables, namely X1 = 0.003, X2 = 0.004, and Y = 0.002 <0.005. These results provide the conclusion that the Regression Model II, namely variables X1, X2, and Y have a significant effect on Z.

Moderation Test

Table 15. Moderation Test of Regression Equation I

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	12,234	2,000		6,117	,000
	SPIRITUALITY	,203	,098	,205	2,069	,002
	RELIGIUSITY	,318	,090	,350	3,544	,002

a. Dependent Variable: SHOPEEPAY LATER

Source: Processed Researcher Results SPSS 27, 2024

Table 15. Moderation Test of Regression Equation I shows the significant value of the Spirituality variable (X1) is 0.001 <0.005. So the conclusion is that the Spirituality variable (X1) has a significant effect on the Shopeepay Later variable (Y). And in table 15. Moderation Test of Regression Equation I shows the significant value of the Religiosity variable (X2) is 0.001 <0.005. So the conclusion is that the Religiosity variable (X2) has a significant effect on the Shopeepay Later variable (Y).

Table 16. Moderation Test of Regression Equation II

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	18,263	14,586		1,252	,213
	SPIRITUALITY	,828	,951	,835	,871	,385
	RELIGIUSITY	-,611	,848	-,672	-,720	,473
	RIBA	-,243	,594	-,261	-,410	,683
	X1Z	-,027	,040	-,993	-,670	,504
	X2Z	,039	,036	1,559	1,088	,279

a. Dependent Variable: SHOPEEPAY LATER

Source: Processed Results of SPSS 27 Researchers, 2024

Table 16. Moderation Test of Regression Equation II, it can be seen that the significance value of the interaction variable of Spirituality (X1) with Usury (Z) is 0.504> 0.005. So it can be concluded that the Usury variable (Z) is unable to moderate the influence of the Spirituality variable (X1) on the Shopeepay Later variable (Y). And in table 16. Moderation Test of

Regression Equation II, it can be seen that the significance value of the interaction variable between Religiosity (X2) and Usury (Z) is 0.279> 0.005. So it can be concluded that Usury (Z) is unable to moderate the influence of the Religiosity variable (X2) on the Shopeepay Later variable (Y).

Determination Coefficient Test

Table 17. Determination Coefficient Test of Regression Model I

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,505[a]	,255	,244	2,65244
a. Predictors: (Constant), RELIGIUSITY, SPIRITUALITY				

Source: Processed Researcher Results SPSS 27, 2024

Table 17. Test of Regression Determination Coefficient Model I output results of the model summary table obtained an Adjusted R Square value of 0.255. This shows that the contribution of the influence of X1 and X2 to Y is 25.5%. While the remaining 74.5% is the contribution of other variables not included in the study. Meanwhile, e1 can be found with the formula e1 = √ (1-0.255) = 0.745.

Table 18. Test of Regression Determination Coefficient Model II

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,138[a]	,619	-,004	3,27349
a. Predictors: (Constant), SHOPEEPAY LATER, SPIRITUALITY, RELIGIUSITY				

Source: Processed Results of SPSS 27 Researchers, 2024

Table 18. Test of Regression Determination Coefficient Model II, the output results of the model summary table obtained an Adjusted R Square value of 0.619, this indicates that the contribution of X1, X2, and Y to Z is 61.9%. While the remaining 38.1% is the contribution of other variables that were not studied. While for the value of e2 = √(1-0.619) = 0.381.

B. DISCUSSION

The Influence of Student Spirituality on the Utilization of Shopee PayLater

Based on the results of statistical analysis, Spirituality (X1) can directly have a significant effect on Shopee PayLater (Y), so it can be concluded that Spirituality has a significant negative effect on the utilization of Shopee PayLater services so that the first hypothesis in this study can be supported.

Student spirituality can have a negative effect on the utilization of Shopee PayLater, this shows positive spirituality, especially if the values held are closely related to self-control and simplicity. Balance is the key to using Shopee PayLater wisely, prioritizing needs over wants and also having good financial management in harmony, in order to maintain their spiritual integrity. Research conducted by Wiwik et al. (2021) states that there are several factors for impulsive buying such as lack of self-control, hedonistic lifestyle and materialism. In addition, there is a significant role of religiosity and spirituality in encouraging strong self-regulation to prevent impulsive buying. The higher a person's religiosity and spirituality, the better they are at building strong self-control for impulsive buying. The Influence of Student Religiosity on the Utilization of Shopee PayLater

Based on the results of statistical analysis, it states that Religiosity (X2) can directly have a significant effect on Shopee PayLater (Y), so that the second hypothesis can be concluded that Religiosity has a significant negative effect on the utilization of Shopee PayLater services so that the first hypothesis in this study can be supported. Student Religiosity has a significant negative effect on the utilization of Shopee PayLater. This shows that the level of religiosity is effective and when religious values encourage debt avoidance and careful financial management. So that students are more likely to reject or limit the use of these services in order to avoid things that are contrary to Islam. Research on Religiosity and also the corresponding results have been conducted by Mellisa (2022) drawing the conclusion that religiosity has a significant negative effect on the use of Kredivo PayLater so that the Hypothesis in this study can be supported. Further research conducted by Adika (2021) stated that there is a significant influence between the Religiosity variable on the user's decision to use the PayLater feature service.

The Influence of Student Spirituality on the Utilization of Shopee PayLater with Usury Moderation

Based on the results of the above processing, it means that the indirect influence is greater than the direct influence value. These results indicate that indirectly Spirituality (X1) through Shopee PayLater (Y) has a significant influence on Usury (Z). so that the third hypothesis in this study can be supported. Student spirituality can have a significant influence on the utilization of Shopee PayLater against usury as a moderation, this shows positive spirituality, especially if the values held are closely related to self-control in utilizing Shopee PayLater in a responsible manner and can minimize the risk of being trapped in usury practices. Thus, awareness and understanding of spiritual values and financial ethics are very important in their decision making. The discovery by Wiwik Maryati et al. (2021) entitled The Role of Religiosity and Spirituality on Impulsive Buying. The results of this study show that there are several factors that cause impulsive buying such as lack of self-control, hedonistic lifestyles and materialism. In addition, there is a significant role of religiosity and spirituality in encouraging strong self-regulation to prevent impulsive buying. The higher a person's religiosity and spirituality, the better they build strong self-control for impulsive buying. In this research discussion, the Usury variable with novelty is not much different from the impulsive buying variable, therefore, with the renewal of the variable, it will further expand the scope.

The Influence of Student Religiosity on the Utilization of Shopee PayLater with Usury Moderation

Based on the results of the above processing, which means that the indirect influence is greater than the value of the direct influence. These results indicate that indirectly Religiosity (X2) through Shopee PayLater (Y) has a significant influence on Usury (Z). so that the fourth hypothesis in this study can be supported. Based on the results of the study above, Religiosity influences the utilization of Shopee PayLater with usury as a moderation, this usury functions as a factor that will guide them. With awareness of religious values and the negative impacts of usury, students can make wiser financial decisions, maintaining a balance between practical needs and moral commitments. Research on Usury has been conducted by Y. Rahayu (2019) who stated that the practice of credit using the Kredivo PayLater application is invalid because there are administration fees, fines and also interest which are clearly included in the category of Usury elements. And also in the research of Lubis et al (2021) it is emphasized that the practice of paylater is invalid in Islamic law because of the combination of additional costs for the lender, reinforced by several scholars who criticize and oppose credit.

CONCLUSION

First Spirituality (X1) can directly have a significant effect on Shopee PayLater (Y), so it can be concluded that Spirituality has a significant negative effect on the use of Shopee PayLater services so that the first hypothesis in this study can be supported. Second Religiosity (X2) can directly have a significant effect on Shopee PayLater (Y), so it can be concluded that Religiosity has a significant negative effect on the use of Shopee PayLater services so that the second hypothesis in this study can be supported. These results show that the indirect effect is greater than the direct effect value. Indirectly Spirituality (X1) through Shopee PayLater (Y) has a significant effect on Usury (Z). so that the third hypothesis in this study can be supported. These results show that the indirect effect is greater than the direct effect value. Indirectly Religiosity (X2) through Shopee PayLater (Y) has a significant effect on Usury (Z). so that the fourth hypothesis in this study can be supported.

1. For students, it is expected that as Shopee PayLater users, they can sort and choose the desired and needed items and always pay attention to the agreement used in transactions so that the agreement made does not contain elements that are prohibited in religious law and also to be wiser about information related to regulations in transactions.

2. For further researchers, it is hoped that this study can be used as an additional reference that can later be used by further researchers when conducting similar research and can be used as a reference to add and expand variables and expand respondents who will affect the relationship with Shopee Paylater.

3. For Shopee PayLater service providers, they can be more accurate and detailed in listing a number of existing regulations completely, correctly and easily understood in order to avoid misleading information, so that service users can use it as a reference and also as a consideration before making a transaction, and most importantly customer satisfaction remains a priority.

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