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Islamic Religiousity, Conspicuous Consumption, and PayLater Usage Intention in Young Muslim Consumers

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ABSTRACT

The aim of the study is to investigate PayLater usage intentions among young Muslim consumers from Lombok Island, Indonesia. Muslim consumer behavior related to fintech usage has not been widely studied. Gender differences in Islamic religious commitment appear to have been overlooked in previous studies. Data were collected through questionnaires distributed to university students aged 17–25. The sample size was 316 students from various regencies on Lombok Island. Data analysis was conducted using AMOS 23. Results indicate that for all groups, Islamic religious commitment significantly attenuates the tendency to show off (males; $\beta=0.808$ $p<0.001$ and females; $\beta=0.388$ $p<0.01$). This study contributes by providing evidence that Muslim consumers' tendency to show off drives their intention to take on debt. Gender differences are also demonstrated: the effect of Islamic religious commitment on the tendency to show off being significantly stronger for male consumers than for female consumers. However, this religious commitment does not have a direct negative impact on male consumers' intention to take on debt; rather, it indirectly reduces this intention by attenuating the tendency to show off.

SARI PATI

Studi ini bertujuan untuk meneliti niat penggunaan PayLater di kalangan konsumen Muslim muda dari Pulau Lombok, Indonesia. Perilaku konsumen Muslim terkait penggunaan fintech belum banyak diteliti. Perbedaan gender dalam komitmen keagamaan Islam tampaknya telah diabaikan dalam penelitian sebelumnya. Data dikumpulkan melalui kuesioner yang dibagikan kepada mahasiswa berusia 17–25 tahun. Ukuran sampel adalah 316 mahasiswa dari berbagai kabupaten di Pulau Lombok. Analisis data dilakukan menggunakan AMOS 23. Hasil menunjukkan bahwa untuk semua kelompok, komitmen keagamaan Islam secara signifikan mengurangi kecenderungan untuk pamer (laki-laki; $\beta=0{,}808$ $p<0{,}001$ dan perempuan; $\beta=0{,}388$ $p<0{,}01$). Studi ini berkontribusi dengan memberikan bukti bahwa kecenderungan konsumen Muslim untuk pamer mendorong niat mereka untuk berhutang. Perbedaan gender juga ditunjukkan bahwa pengaruh komitmen keagamaan Islam terhadap kecenderungan untuk pamer secara signifikan lebih kuat pada konsumen laki-laki daripada konsumen perempuan. Namun, komitmen keagamaan ini tidak memiliki dampak negatif langsung pada niat konsumen laki-laki untuk mengambil utang; Sebaliknya, hal itu secara tidak langsung mengurangi niat tersebut dengan melemahkan kecenderungan untuk pamer.

INTRODUCTION

PayLater has become the leading payment option for online shopping among Indonesian consumers. PayLater's financing service provider is no longer only a technology-based financial company (fintech), but is also a large bank. A survey by Kredivo (2024) revealed a strong intention among young consumers to use PayLater (IUP). In line with these findings, the Financial Services Authority (OJK) has reported that young Indonesian consumers carry more debt than other generations. The younger generation's preference to use debt to finance their consumptive spending can lead to overconsumption (OJK, 2023). However, this behaviour seems to contradict the teachings of Islam, which advocate for simplicity and avoiding debt, only taking it on to meet needs rather than to fulfil desires that tend to be unlimited. Muslim consumers, both young and old, men or women, must therefore avoid excessive consumption (especially if they are in debt). Nevertheless, this issue has not widely studied. Compared to other religious consumer groups, Muslim consumers have received little research and publication in prestigious international journals (Floren et al., 2020).

Moreover, gender is believed to affect the behaviour of young consumers, few studies have compared the behaviour of young male and female Muslim consumers (Ab Rahman et al., 2025; Nasir, 2022;Ngah et al., 2021). While some studies have suggested that Muslim female consumers are more religious than their male counterparts, additional research is needed to explore how these differences in religiosity affect their behaviour as consumers. Research related to Muslim consumer behaviour regarding fintech usage is still very limited, and findings are inconsistent (Ashraf et al., 2023; Çiçek & Ayten, 2023), especially in lieu of gender differences

Previous research has demonstrated inconsistencies between religious teachings and their application, which is seen across various countries, including Muslim-majority countries (Al Hadi, 2025; Rahmati et al., 2026). Luxury consumption and conspicuous consumption (CC) have become commonplace among Muslim consumers (Abalkhail, 2020; Arli et al., 2020; Zakaria et al., 2021). Religious Muslim consumers also exhibit a tendency for CC in order to project the attributes of modernity, luxury and uniqueness, regardless of whether it aligns with their religious values (Syahrivar & Chairy, 2019). Despite this, religion remains an important factor in explaining Muslim consumer behaviour, although its specific role remains poorly understood (Floren et al., 2020). The impact of religion and religious commitment is a relatively new research area, and findings have been inconsistent (Riptiono & Setyawati, 2019).

In light of the above, the present study consolidated these issues and phenomena and investigated them by developing and testing a model of the influence of Islamic religious commitment on conspicuous consumption tendencies and the intention to use PayLater. This study offers novelty by conducting a multigroup analysis in which groups are differentiated by gender. The research focused on young Muslim consumers and examined potential gender differences in their intentions and behaviours.

LITERATURE REVIEW

Theoretical Foundations

This research draws upon the theory of Islamic consumer behaviour (ICBT), which is a subdiscipline of Islamic marketing. ICBT differs from conventional consumer behaviour theory, which is a sub-discipline of conventional marketing management. The two theories are distinguished by how they understand the role of religion in studying consumer behaviour. Conventional theory views culture as a significant factor in shaping consumer behaviour, influencing consumer perceptions, preferences, attitudes and actions. Meanwhile it is a subculture. Conversely, ICBT does not perceive religion as part of the culture, but rather as the most basic guiding factor underlying the daily lives of Muslims. Islam provides a moral framework based on a series of principles that direct its ummah on how to live. ICBT views Muslim consumers as different from non-Muslim consumers because the former are guided by Islamic ethical standards (sharia). Muslim consumers should therefore follow the Islamic code of ethics in their consumption activities in order to receive pleasure and grace from Allah SWT; such activities that align with Islamic ethical standards are considered an act of worship (Kotler & Keller, 2016;Quoquab et al., 2015).

Religion has a great role to shape consumer behaviour giving insights on motivations, prejudice and cognitions (Zafran, 2025). Islam guides muslim consumer behaviour which can be investigated through ICBT perspective. ICBT is based on clear and immutable moral norms and standards, which outline responsible and efficient consumption. It guides Muslims to use their budgets for good purposes and to manage future uncertainties, and establishes conditions and prohibitions for daily consumption. Products must be halal, harmless, healthy and of good quality. Islam either encourages or prohibits the consumption of certain products, thereby shaping the Muslim consumer's positive or negative attitudes towards certain products. Essentially, the ICBT explains the fundamental role of religiosity in shaping consumer preferences and behaviours in the Islamic economy. This theory is relevant to the present study because it provides the foundation for the hypothesis that Islamic religious commitment (IRC) can determine the behaviour of Muslim consumers. (Aksoy & Abdulfatai, 2019; Junaidi, 2021;Wibowo, 2023)

This study's model was developed by adopting the theory of reasoned action (TRA), which posits that consumers make reasonable decisions related to their intention to perform a certain action, driven by personal and social factors (Nuryakin et al., 2023). In addition to these personal and social drivers, Muslim consumers are affected by factors such as the halal status of products and/or services and whether they comply with Islamic religious law (Aksoy & Abdulfatai, 2019).

The two theories are integrated into the research model. ICBT is represented in the model by integrating Islamic religious commitment. TRA is also incorporated into the model to explain why young Muslim consumers desire to use PayLater. This research model seeks to understand the reasons why young Muslim consumers want to use PayLater even though it may not align with their religious teachings.

Islamic Religious Commitment

Religiosity indicates the extent to which an individual's religious values and ideals are held and practised. Religiousness refers to an individual's commitment to their religion, exhibited through their attitude and behaviour. Thus, religiosity measures an individual's commitment to follow the teachings of their religion through their behaviour and daily-life decision-making, including consumption activities. An individual's decision-making process related to the selection and evaluation of products and services and their use of them post-purchase can illustrate a consumer's commitment to carrying out their religious teachings (Nuryakin et al., 2023).

Religiousness represents the faith-based noble values sourced from scripture that are embedded in the lives of individuals. For Muslims, religiousness refers to the values derived from the Qur'an and hadith (the sayings and traditions of the Prophet Muhammad), which are the primary sources of Islamic teachings. Thus, it is not appropriate to measure religiousness using universal items when conducting research on the construct of religiosity among Muslim consumers. Abu-Alhaija et al. (2018) argue that religiosity or religious commitment cannot be universally defined and measured, as the guidelines or teachings of each religion must be taken into account. It is therefore ineffective to use universal items to examine the influence of religious commitment on consumer behaviour (Ariswibowo & Ghazali, 2017).

Religious commitment is defined as the degree to which an individual adheres to explicit religious values and ideals (Bukhari et al., 2019). This definition includes the understanding and application of religious teachings in the lives of a religion's adherents. The application of religious teachings is highly dependent on each Muslim consumer's understanding of their religion. The understanding and application of Islamic religious teachings are inseparable and illustrate the commitment of Muslim consumers (Ratnasari et al., 2023;Sulhaini et al., 2025). Therefore, the items used to measure Islamic religious commitment must include both dimensions namely: knowledge and implementation or practice.

Religiosity in the context of marketing relates to the ways in which moral standards guide or dictate consumer behaviour, and how individuals signify their religion in their consumption decisions (Riptiono, 2019). Islam is a way of life for its people because it provides complete and comprehensive instructions regarding various choices and considerations, including consumption activities. A consumer can be considered a Muslim consumer if they follow the principles of sharia (Quoquab et al., 2015). According to Islmaic teachings, muslim consumers should avoid overspending, showing off, emphasising self-interest or acting miserly without caring about the surrounding environment, and instead focus on giving zakat, alms and infaq. Religious Muslim consumers avoid extravagant and redundant behaviour, maintain a balanced approach to their consumption and spend their wealth on halal products and services in accordance with the teachings of Islam.

CC tendencies are often associated with luxury consumption, but it is important to note that human needs are context-dependent and can vary. The same product can be seen as a basic necessity for one consumer, but a luxury for others. Therefore, it is possible to find wealthy Muslim consumers who buy luxury products without feeling guilty or violating religious teachings. Luxury products are not haram if they are used to enhance quality of life and not to flaunt wealth and create waste (Alserhan et al., 2014). Luxury consumption without good intentions can be considered a waste. Purchasing luxury products is not considered a mistake or a sin as long as the purpose is not to show off or make others envious.(Ratnasari et al., 2023). If luxury consumption is not based on the impulse to engage in an excessive lifestyle and is not related to extravagance and arrogance, then it is permissible.

Religious Muslim consumers are not sensitive to branded products but still prioritise quality. Muslim consumers are encouraged to avoid excessive consumption and pleasure- or hedonically oriented purchases. Therefore, religious consumers should tend to avoid buying luxury products and showing off. Understanding religious teachings and being highly committed to practising them will help consumers avoid CC, even if they have a strong preference for luxury products/brands (Al-Issa & Dens, 2023; Bukhari et al., 2019;Islam & Chandrasekaran, 2020). Thus, the first hypothesis is formulated as follows:

H1. The stronger a consumer's Islamic religious commitment, the lower their tendency for conspicuous consumption

Consumers who overspend often go into debt, which is contrary to religious teachings. Those with high religiosity follow a simple, price-conscious, frugal lifestyle; they avoid using credit for spending and impulse purchases, do not flaunt their wealth, and do not display arrogance, instead embodying moral humility (Quoquab et al., 2015). Muslim consumers must follow religious teachings when engaging in consumption activities, shopping to meet basic needs and expenses that are neither excessive nor miserly, distinguishing between halal and haram products to ensure that they only consume halal ones, and exhibiting gratitude and generosity.

The conventioanal PayLater service in Indonesia offers consumers the option to pay no interest for the first month (30 days), which provides convenience for the community and does not contradict Sharia principles. However, the interest and sanctions that PayLater implements when repayments are delayed are classified as usury, which is prohibited according to Islamic religious teachings. Febriandika et al. (2022) explain that riba (interest) in Islam is forbidden because it involves an element of injustice. The availability of PayLater in e-commerce applications increases the ease with which consumers can purchase the products they want; however, according to Islamic law, because there is an element of riba involved in the process, using PayLater is haram. In Islam, any debt process (Al-Qardh) must avoid riba, as it harms other parties. Online transactions are not prohibited by Islamic teachings as long as they do not involve usury, tyranny, fraud, or trading goods that are haram. PayLater cannot be justified using Islamic religious teachings because of the element of usury, the addition of money to the principal debt (interest or riba), and the procurement of other burdensome additional costs. Thus, the second hypothesis can be formulated as follows:

H2. The stronger the consumer's Islamic religious commitment, the weaker their intention to use PayLater

Conspicuous consumption (CC)

CC can be viewed from an economic as well as psychological perspective by Ryu (2015) who sees CC as both an economic and a psychological activity. While acknowledging that an individual's financial situation is a prerequisite for the appearance of CC, Ryu also proposed that psychological factors are the main drivers of the tendency to engage in CC.

Luxury consumption is driven by extrinsic motivations (wealth and social status) and intrinsic motivations, such as quality and self-directed pleasure, which are believed to be determinants of a consumer's tendency to be conspicuous or vice versa. Shao et al. (2019) suggest that consumers in every social class have a desire to pursue a higher social status through their consumption activities. O'Cass and McEwen (2004) therefore define CC as "the tendency for individuals to enhance their image, through overt consumption of possessions, which communicates status to others" (p.34). This definition suggests that CC is a consumer tendency that emphasises ownership as the primary signifier of a person's qualities and interests. The utilitarian value of luxury-branded products is less important than the prestige they bestow. Thus, individuals engaging in CC consider the balance between price and status. The consumption of expensive and luxurious products/brands is simply a means to create impressions, symbols and evidence of wealth, prosperity and social status.

The present study views CC as a consumer tendency that is characterised by a preference for luxury brands with traits such as a striking name and logo and high public visibility. The choice of such brands is motivated by a desire to flaunt prosperity, status and prestige (Shin et al., 2021).

Zhu et al. (2023) explain that consumers engage in CC to communicate ownership and demonstrate their social status (i.e., displaying success, wealth, and prestige through consumption behaviour), as well as to boast, i.e., to seek the praise or envy of others, or to satisfy particular psychological needs by buying expensive products. Products that are deemed worthy of display are considered to meet both social needs and material needs that cannot be met by other items. CC is linked to social comparison, where consumers with strong CC tendencies have an arrogant nature and want a striking product/brand that is not commonly owned by others (Lewis & Moital, 2016).

CC is greater in countries with strong collectivist cultures, such as Southeast Asia, where consumers tend to be brand-conscious and willing to buy branded products at very high prices for the sake of reputation and self-esteem (Zakaria et al., 2021). The consumer consumes beyond his needs with the aim of showing off and making a statement; rather than choosing products that meet physiological needs, provide a sense of security, or are necessary for survival, they choose items that look striking to create the impression that they have excess resources (Apaolaza et al., 2022; Sahin & Nasir, 2022). This indicates the role of CC in mediating consumers intention to buy or choose certain products or services including to use PayLater.

CC can have adverse effects, potentially negatively impacting a consumer's financial status and well-being due to the burden of debt. CC is based on the idea of wasting money by buying very expensive luxury products and is often seen as a high-cost consumption tendency that ultimately involves consumers taking on extra expenses (Apaolaza et al., 2022; Eckhardt et al., 2015; Sedikides & Hart, 2022). Consumers with limited financial resources are actually more likely to engage in CC, meaning that a stronger desire for CC indicates a stronger desire to incur debt (Eckhardt et al., 2015).

H3. The stronger the conspicuous consumption, the stronger the intention to use PayLater

All the hypotheses that have been formulated are illustrated in the framework depicted in Figure 1.

METHODS

Location, Population and Sample

The research setting is the island of Lombok, a religious community dubbed "the island of a thousand mosques". The study population consisted of young Muslim consumers, a demographic identified as the most indebted consumers compared to other age groups (OJK, 2023). University students were chosen as the target population because they are well-educated, represent future policymakers. The samples were purposively selected, they should actively use online shopping applications within social commerce (S-commerce) platforms, which typically offer transactions with PayLater.

Data Collection

Data collection commenced with interviews to build a deeper understanding of each research construct. This stage aimed to ensure the relevance of each item used to measure each construct. Then, the questionnaire was developed and tested in the city of Mataram. With the help of seven research assistants, questionnaires were distributed across various state and private universities on Lombok Island. During the four weeks of the survey, 350 questionnaires were returned, but only 316 were fully completed and usable. Respondents were first asked about their willingness to participate in the study before being given the questionnaire. Then they were asked two filter questions, i.e., "I often shop at marketplaces" and "I am aware of the availability of conventional PayLater in the marketplaces". The demographic information of

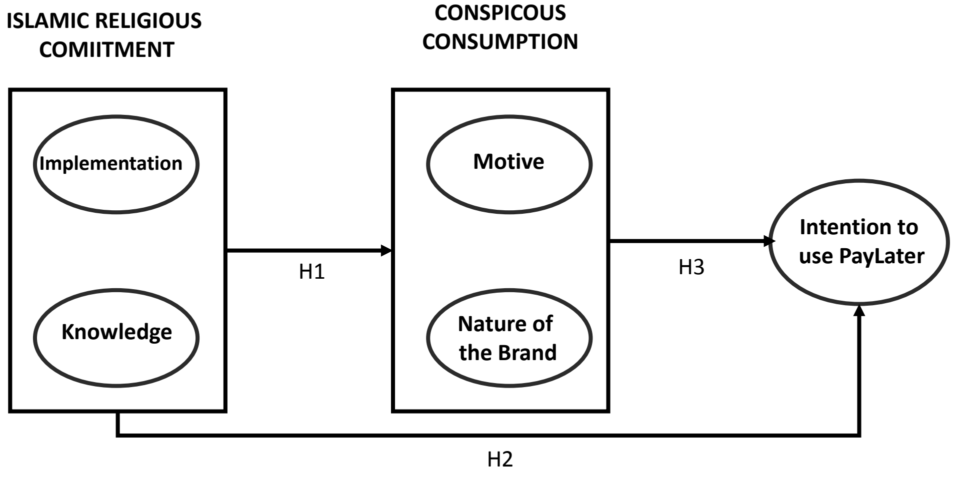

Figure 1. The research model

the sample was as follows: Female: 54.4%, Male: 45.6%; Age: 17–20 years: 50.9%, 21–25 years: 49.1%; Unemployed: 90.5%, Employed while studying: 9.5%; Income of < Rp. 2,000,000 per month: 93.4%, 6.6% studied while working. Shopee was the marketplace most used by the respondents (90.5%). The students came from various regions of Lombok Island: Mataram: 61.4%; East Lombok: 16.8%, Central Lombok: 10.4%, West Lombok: 10.1%, and North Lombok: 1.3%.

Instruments

This study adapted instruments previously developed by other researchers to measure the various constructs. Items were rated on a Likert-type scale from 1 to 7 (1 = strongly disagree; 7 = strongly agree). The IRC adopts items developed in previous research (Sulhaini et al., 2025). To measure the dimension of CC (i.e., the nature of the brands), three items were taken from Sulhaini et al. (2025) i.e."I prefer well-known luxury brands", "I prefer luxury brands with flashy logos", "I prefer luxury brands with easily visible brand names". The other dimension (motive) employed six items developed by Apaolaza (2022) as follows: "I want to buy a luxury brand to increase my popularity"; "I want to buy luxury brands to show I am rich"; "I want to buy a luxury brand to show off"; "I want to buy luxury brands to show my social status"; "I want to buy luxury brands to show prestige"; "I want to buy a luxury brand to improve my self-image". The last construct (IUP) adopted and adapted items from Aksoy & Abdulfatai (2019).

RESULTS AND DISCUSSION

Result

For the purpose of the study, structural equation modeling using AMOS 23.0 was utilsed to test the research model. It is user-friendly (Hair et al., 2017) to examine complex relationships among variables in a model (Ascarya A. and Tekdogan, 2022). Before conducting a multugroup analysis, a two-stage confirmatory factor analysis (CFA) was performed to examine both the measurement and structural models (Anderson et al., 1988). The results confirmed the validity and reliability of the measurement model, ensuring its conformity with the empirical data. The statistical significance of every path coefficient of the structural model was evaluated, and the hypotheses were tested.

Measurement Model

Preliminary analysis of the CFA model revealed several items with weak validity because their loading factors were less than 0.50 (Hair et al., 2017) This included items in both the *Islamic religious commitment* construct (IC.5 = 0.49) and the *conspicuous consumption construct* (MOT.1 = 0.48; MOT.6 = 0.46). These items were removed, and the model analysis was repeated. The subsequent results showed that the overall model fit improved, as shown by various model fit indices. The results for the final CFA evaluation model were as follows: chi square = 221.764 (df=128), GFI = 0.929, AGFI = 0.905, CFI = 0.976, TLI = 0.972, RMSEA = 0.048 and NFI = 0.946.

The measurement model demonstrated strong validity and reliability for all constructs (Table 1). The standardised loading factor, composite reliability and average variance extracted (AVE) all exceeded the threshold. The standardised loading factor was in the range of 0.621–0.960. The reliability of each construct was also good—the composite reliability value was in the range of 0.672–0.93. Similarly, the AVE values, ranging from 0.507 to 0.773, confirming the construct's reliability (Hair et al., 2017).

To calculate the discriminant validity, we adopted the method developed by Fornell and Larcker (1981), comparing the AVE of each construct with the shared variance between constructs. If the AVE for each construct is greater than its shared variance with any other construct, discriminant validity is supported. Table 2 shows that all inter-factor correlations are significant at $p < 0.01$, confirming discriminant validity.

To detect the possibility of common method bias, this study used Harman's Single-Factor Test through

Table 1. Reliability and validity of the instrument

Construct/item	St. loading	CR	AVE	Cron-bach's α
Islamic religious commitment (IRC) (Sulhaini et al., 2025)				
First order		0.822	0.698	0.856
Implementation	0.804			
Knowledge	0.866			
Implementation		0.830	0.711	0.879
1. IIRC1	0.639			
2. IIRC2	0.805			
3. IIRC3	0.871			
*4. IIRC4**	0.636			
Knowledge		0.830	0.623	0.817
1. KIRC1	0.800			
2. KIRC2	0.893			
3. IRC3	0.658			
Conspicuous consumption (CC)				
First order		0.672	0.507	0.881
Motives (Sulhaini et al., 2025)	0.652			
Nature of brands (Apaolaza et al., 2022)	0.768			
Second order				
Nature of the brand		0.880	0.711	0.879
1. NB1	0.847			
2. NB2	0.869			
3. NB3	0.812			
Motives		0.931	0.773	0.930
*1. M1**				
2. M2	0.843			
3. M3	0.905			
4. M4	0.875			
5. M5	0.892			
*6. M6**				
Intention to use Paylater (IUP) (Aksoy & Abdulfatai, 2019)		0.921	0.750	0.901
1. IUP1	0.936			
2. IUP2	0.960			
3. IUP3	0.904			
4. IUP4	0.621			

Note: *deleted items

Table 2. Discriminant Validity

Variabel	(1)	(2)	(3)
Islamic religious commitment (1)	(0.836)		
Conspicuous consumption (2)	-0.636	(0.712)	
Intention to use paylater (3)	-0.493	0.516	(0.866)

Note: the number on the diagonal is the root of the AVE, the number below the diagonal is the correlation coefficient between the variables exploratory factor analysis (EFA) with an unrotated solution (Podsakoff et al., 2003). All 21 items used in the study were entered into the factor analysis without rotation. CMB is considered problematic if the first factor explains more than 50% of the total variance (Fuller et al., 2016; Podsakoff et al., 2003, 2024). Harman's Single-Factor Test results show that the first factor (unrotated) explains 36.227% of the total variance, which is well below the 50% threshold. This indicates that common method bias does not appear to be a dominant threat to the validity of the data in this study. Although the Harman's Single-Factor Test results indicate no substantive common method bias, based on a comprehensive evaluation, it can be concluded that strong procedural controls have been implemented since the design stage.

Structural Model Results

To verify all hypotheses, we used AMOS 23 for structural equation modelling (SEM) analysis. The hypothesised structural model for overall, female, and male groups demonstrated a high satisfactory fit (Table 3).

The results of the hypothesis testing are displayed in Table 4. The table shows that all hypotheses are supported for the overall and female consumer groups. IRC reduces the desire to show off and use PayLater or take on debt. Nontheless, the results showed that the IRC-to-IUP pathway was not supported by data from the male group—IRC is not strong enough to deter male consumers' desire to use PayLater. It should be noted, however, that IRC has a strong but negative influence on the tendency of young male consumers to CC, weakening it, which ultimately weakens the desire to use PayLater. This can be seen from the indirect influence of IRC on IUP through CC, which is -0.808x0.538=-0.434, significant at $p < 0.000$. The study displays that CC mediates the impact of IRC on intention to go into debt among young Muslim (male and female) consumers. The tendency encourages consumers with low IRC to use PayLater. On the contrary, Muslim consumers with high religious commitment will show low desire to use PayLater as they have low CC. This study shows that when IRC is low, young Muslim consumers show strong tendency to show off for status and social recognition which drives them to go into debt.

Table 3. The structural model fit

	Overall	Female	Male
CMIN/DF	1.773	1.330	1.876
GFI	0.929	0.915	0.830
AGFI	0.905	0.886	0.773
CFI	0.976	0.979	0.945
TLI	0.972	0.975	0.934
RMSEA	0.048	0.041	0.085
NFI	0.946	0.922	0.890

Table 4. The result of hypotheses test

Paths	**Overall**		**Female**		**Male**	
	B	**conclusion**	**B**	**Conclusion**	**B**	**Conclusion**
R^2		40%		15%		65%
IRC → CC	-0.636***	Accepted	-0.388**	Accepted	-0.808***	Accepted
R^2		31%		20%		63%
IRC → IUP	-0.277**	Accepted	-0.252*	Accepted	-0.291	Rejected
CC → IUP	0.339**	Accepted	0.282*	Accepted	0.538**	Accepted

*Significant at $p<0.05$ **Significant at $p<0.01$ ***significant at $p<0.001$

Furthermore, we calculated the coefficient of determination (R^2) to evaluate the predictive ability of the research model. According to Hair et al. (2014), an R^2 above 0.2 is regarded as high and satisfactory in consumer behaviour research. The results suggest values that are greater than the critical value for predicting CC and IUP (except for the female group). The results indicate that the overall and male group models had high predictive power, while the model for the female group had moderate-to-high predictive power.

The IRC construct has two dimensions: implementation and knowledge. The relative importance of the first dimension (loading factor of 0.804) is lower than that of the second dimension (loading factor of 0.866) when constructing CC. CC also has two dimensions: motives and the nature of brands. The relative importance of each dimension varies, as the loading factors were 0.652 for motives and 0.768 for the nature of brands. The dimensions also differ in terms of their r values. The dimensions of IRC, i.e., implementation and knowledge, have r values toward CC as follows: -0.511 and -0.551, consecutively. Furthermore, the r values of those dimensions towards IUP are -0.396 and -0.427. This indicates that Islamic religious knowledge has a greater power than its practice in predicting Muslim young consumers' CC tendency and IUP. Meanwhile, the dimensions of CC, i.e., motives and the nature of brands, have r values toward IUP as follows: 0.336 and 0.396. The results suggest that the nature of the brand is the strongest predictor of IUP.

Assessment of Group Differences

Table 5 shows the results of the multigroup analysis (MGA), which revealed one fundamental difference between the male and female consumer groups. This difference can be seen in the influence of IRC on CC. Strong IRC in young male consumers is able to break CC tendencies. For the links from IRC → IUP and CC → IUP there were no significant differences observed between the two consumer groups. The results show that the only significant difference between the two genders lies in the influence of IRC on CC. According to the data in Table 4, a weak direct effect of IRC on intention to use PayLater is observed among male consumers. However, CC significantly weakened this intention when male consumers have high IRC.

Discussion

This study examined a behavioural model of young Muslim consumers and compared the behaviour of the genders by adopting ICBT. The authors also adopted TRA to predict the likelihood of young Muslim consumers going into debt using PayLater. This study improves our understanding of young Muslim consumer behaviour, with results revealing that all hypotheses were supported for the total sample and the female consumer group. IRC discouraged young Muslim consumers from showing off and reduced their intention to incur debt using PayLater. Young male consumers exhibited a marked difference from young female consumers regarding the influence of IRC on CC.

The first hypothesis expects IRC to weaken the propensity of young Muslim consumers to CC. This was true for each of the groups and overall. This result confirmed that IRC weakens the tendency to show off and pursue social status through luxury consumption. This tendency can be seen in the motivation of consumers to buy unnecessary,

Table 5. The results of hypotheses testing for multigroup

			Standardized Regression Weights				
			Female	Male	Difference	C.R.	Conclusion
CC	<---	IRC	-0.388	-0.808	0.420	2.917	Significant
IUP	<---	IRC	-0.252	-0.291	0.039	0.175	Insignificant
IUP	<---	CC	0.282	0.538	-0.256	-0.595	Insignificant

expensive items for the purpose of attracting attention, recognition or acceptance from others. This tendency makes consumers prioritise satisfaction derived from the act of showing off the branded products they purchased and not from the utility of the product. This tendency encourages consumers to engage in actions or activities to communicate about themselves (social status and who they are) to others (Shukla, 2008).

Religiosity and consumers' tendency to pursue status through their consumption activities are inversely related (Ashraf et al., 2023). Islam teaches its people to live modestly and not flaunt their possessions. Religious consumers have a weak desire to own property or material goods. Muslim consumers are taught to avoid excessive consumption and showing off and to exercise moderation in consumption (Al Hadi, 2025). Nevertheless, when IRC is weak, a consumer is not concerned with Sharia principles in their consumption activities. This indifference will lead to waste, unnecessary consumption, and indifference to people who need help (Quoquab et al., 2015).

The results of research from Nigeria by Aksoy & Abdulfatai (2019) suggest that, compared to religion, culture plays a more significant role in shaping the behaviour of Muslim consumers. Nigerians have a strong desire to buy luxury products and brands for the sake of social acceptance. However, the consumption of luxury brands in Nigerian society is not influenced by Islamic religious or moral beliefs. Conversely, the present study showed that young Muslim consumers, both men and women, who had a strong IRC, did not exhibit a strong tendency to CC. The religious knowledge and commitment of young Muslim consumers enable them to control their desire for status symbols and excessive consumption. It seems that religion relates to psychological tendency of individuals (Zafran, 2025). The more religious consumers the weaken their tendency to practice CC, low intention to pursue social recognition, acceptance and status by showing off. Therefore, luxury products might be bought for other motives such as product quality, brand trust, company reputation etc.

The second hypothesis expects an adverse effect of IRC on IUP, which was confirmed for both the overall and female groups. Nuryakin et al. (2023) suggest that religious commitment plays a significant role in shaping buying intentions. This may constitute a unique characteristic and behaviour of Muslim consumers. Being a Muslim means living one's life in a way that is generally halal or in accordance with Islamic law. Therefore, it makes sense that, in terms of consumption, Muslims are obliged to only use halal services. A lifestyle that is in accordance with sharia has given birth to the aspirations and evolution of an Islamic-based system, such as Islamic financial services and banking instruments that prioritise fair trade and financing transactions and avoid the element of usury (Aksoy & Abdulfatai, 2019). Muslim consumers are obliged to avoid taking on interest in both consumption, investment and transactions. Poor religious understanding can cause consumers to violate these guidelines (Quoquab et al., 2015)

However, it has previously been found by Balushi et al., (2018) that religiousness does not affect the intention to use Islamic financing services among business consumers. Meanwhile, the present study reveals a significant role of religiosity (religious commitment) among young consumers in weakening their intention to use conventional PayLater. Religiosity plays an important role in reducing the desire to go into debt

Nevertheless, the second hypothesis was rejected for the male group, for whom IRC did not have a strong influence on the intention to use PayLater. However, consumers in this group found that IRC had a considerable impact in reducing their tendency to show off, which then indirectly weakened their desire to take on debt. The CC tendency was shown to have a positive effect on IUP, but because of the negative and strong influence of IRC on CC, the influence of CC on IUP was also weakened. The

CC tendency may exist in every Muslim consumer who is still young and can be encouraged to go into debt. However, IRC can help them to control those tendencies and intentions. Thus, young consumers who have a strong IRC will likely have low CC and IUPs. IRC also plays a strong role in shaping consumer behaviour in the male group. They avoid conspicuous behaviour, overspending and going into debt (Ratnasari et al., 2023).

The final hypothesis predicts the positive impact of CC on IUP. This hypothesis was supported by results for the overall group and the two gender groups. The CC tendency is seen in the consumption of luxury products/brands that are publicly visible and intended to demonstrate wealth, image and uniqueness to meet the need for prestige that is manifested in expensive products with striking symbols, logos and brand names. The tendency encourages consumers to spend more money on buying luxury products/brands (Zafran, 2025).This is especially seen among young consumers (Hampson et al., 2021). Our study population consists of university students who are mostly unemployed and have limited income with which to finance their consumption. Those with strong CC have the urge to overconsume, and the easiest way for them to achieve this is to take on debt using IUP. As the correlation between the nature of brands and IUP is greater than that between IUP and motives, it is reasonable to assume that young Muslim consumers adore branded products and that this adoration strengthens their intention to buy. They admire well-known luxury brands with flashy logos and easily visible names. The brands are highly priced, and PayLater provides an easy way for young consumers with no income to purchase them.

The MGA also revealed a significant difference between the two groups, with the negative impact of IRC on CC being stronger in the group of young male consumers than in their female counterparts. IRC is convincingly able to quash the desire of young male consumers to show off and crave branded products for the sake of social status. In the group of young male consumers, while IRC did not significantly reduce interest in debt, it was able to convincingly weaken the CC tendency, thereby indirectly weakening the desire to go into debt.

While both male and female young consumers are interested in shopping, they exhibit behavioural differences. Young male consumers tend to be independent, less influenced by the opinions of those around them and more focused on utilitarian values. They pay little attention to other people's views of themselves and their consumption. Conversely, young female consumers tend to be influenced by the opinions of others, tend to be more socially conscious and take longer to shop; the present study provides a deeper understanding of the significant differences between the two consumer groups. The tendency to show off and the motivation to pursue social recognition in young consumers is strongly undermined by IRC. This is observed more strongly in young male consumers than in young female consumers (Aliman et al., 2017; Ngah et al., 2021).

MANAGERIAL IMPLICATIONS

This research predicted young consumers' intention to perform CC and use PayLater. The findings suggest a strong desire to use Paylater to take on debt among young Muslim consumers as they pursue social status and luxury consumption. This indicates that they could become the largest users of PayLater in the future. However, the findings also indicate that IRC discourages the intention to go into debt. It is then reasonable to assist these consumers in avoiding the payment of interest or riba. For example, PayLater should provide services in accordance with Islamic teaching. Alternatively, the company could either encourage young Muslim consumers to restrict their use of its services to the interest-free period of 30 days or extend the interest-free loan period.

The Central Bank of Indonesia (Bank Indonesia) plays a pivotal role in the national payment system. Government institutions (such as the Central Bank of Indonesia and OJK) need to prevent young consumers from becoming trapped in debt, and should develop regulations for and improve monitoring of PayLater services (bank or non-bank). Additionally, these institutions need to stimulate the development of a payment system aligned with Islamic teachings as well as raise the minimum age and income thresholds for users of PayLater's services. These measures are extremely important to prevent major social problems from arising.

CONCLUSION

Conclusion and Theoretical implications

By comparing females and males, this study contributes to ICBT by elucidating the effect of IRC on youth consumer behaviour. Additionally, based on the study's findings, it is possible to predict the future behaviour of young Muslim consumers. This study shows that there are gender differences in young consumer behaviour, the most significant of which is the influence of IRC on the tendency to show off. Compared to young female consumers, young male consumers are more significantly impacted by IRC in its suppression of the desire to show off or pursue social status and luxury consumption.

For the most part, IRC has a powerful negative influence on the tendency to show off and the intention to take on debt, which is also observed in female consumers. Meanwhile, in young male consumers, there is a very weak negative impact of the link from IRC → IUP. However, IRC has an indirect effect on the intention to take on debt through its impact on CC. This study shows that IRC plays a significant role in shaping the behaviour of both male and female Muslim consumers. Knowledge of the Islamic religion and its implementation affect how young consumers tend to show off and take on debt.

Limitations and Future Research Directions

This study has made significant contributions to the literature, providing important insights into the behaviour of young female and male Muslim consumers regarding the tendency to show off and the willingness to incur debt with the conventional PayLater service. Nevertheless, the study has limitations that provide potentially valuable directions for further research. First, the intention to use PayLater was used as a proxy for young consumers' actual behaviour. Future studies might uncover their intention to use syariah PayLater. Second, the study had a geographic limitation. The study population were from an island inhabited by a community dominated by devout Muslims, and young consumer behaviour may vary from one community to another. Future research could therefore include various communities in Indonesia and other countries to provide a broader picture of the consumer behaviour of young Muslims. Third, the samples were university students only and data was collected through cross-sectional design. Future investigation should rely on longitudinal approach with broader demographic samples. Fourth, the items used to measure CC were related to brands, and it is highly recommended that the construct is measured by examining luxury products such as cars or accessories. Fifth, the respondents' religious education and family backgrounds were not analysed, and future research should examine the impact of these factors on consumer behaviour.

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