

Epicuros Critique of the Phenomena of Self Reward and Pay Later in Indonesia

Anggun Tammah Maharani¹, Tiara Rahayu², Miftahul Jannah²,
Tezza Kurnia Hidayat², Nabil Teguh Putra², Sinta Anisa Afriani²

¹ Universitas Islam Negeri Imam Bonjol Padang, Indonesia

² STAI Balaiselasa YPPTI Pesisir Selatan, Indonesia

 angguncomell021@gmail.com *

Article Information:

Received September 1, 2026

Revised September 10, 2026

Accepted September 14, 2026

Keywords:

Epicurean Ethics, Self-Reward, Paylater, Digital Consumerism

DOI:10.5281/zenodo.22733938

Abstract

This study explores the phenomenon of the digital consumerist lifestyle in Indonesia specifically, the culture of self-reward and the use of “pay-later” features through the lens of Epicurean ethics. Amid the rapid development of financial technology and the influence of social media, Generation Z often finds itself trapped in patterns of impulsive consumption that are justified as self-reward but ultimately lead to financial anxiety. This study is a qualitative research project employing a library research approach that utilizes primary texts by Epicurus, such as Letter to Menoeceus and Principal Doctrines, as a philosophical analytical framework. The findings indicate that contemporary self-reward practices tend to be trapped in “vain and empty desires” that do not contribute to peace of mind. The use of “paylater” services is also deemed to fail in applying the “calculus of pleasure” because it prioritizes instant gratification that leads to long-term suffering in the form of debt. This study concludes that the relevance of Epicurus’s thought lies in his proposal of a simple life and inner independence as the path to true happiness, or ataraxia. A shift from materialistic consumption toward moderation of desires is a fundamental solution for Indonesia’s digital society to achieve a more stable and peaceful quality of life.

INTRODUCTION

Advances in information technology have fundamentally transformed the lifestyles of Indonesians in the digital age. Widespread internet access has facilitated social interaction while simultaneously fueling extremely high levels of consumerism (Epictetus, 1904), in which economic transactions are no longer merely about fulfilling physical needs but have shifted toward satisfying psychological needs and serving as status symbols. Social media is no longer merely a communication tool; it has transformed into a competitive space for showcasing lifestyles and influences individuals’ standards of happiness. The rapid flow of information creates new perceptions that often lead people to view material possessions as a measure of success.

How to cite:

Maharani, A, T, Rahayu, T, Jannah, M, Hidayat, T, K, Putra, N, T, Afriani, S, A., (2026). *Epicuros Critique of the Phenomena of Self Reward and Pay Later in Indonesia*. Tasdiq: Journal Islamic Studies and Syariah 1(2), 87-96

E-ISSN:

3164-4058

Published by:

PT. Pendidikan Islam Al-Fatihah

As a result, many individuals are trapped in a cycle of excessive consumption that prioritizes subjective desires over the fulfillment of basic needs. This phenomenon signals a shift in moral and philosophical values regarding the nature of life satisfaction in modern society.

One of the most prominent and popular trends among today's younger generation is the emergence of a culture of self-reward as part of the dynamics of digital consumerism, driven by easy access to the internet and the prevalence of e-commerce (Hartono et al., 2024). This term is literally understood as a form of self-appreciation or self-reward for hard work, achievements, or specific accomplishments in life. However, in practice, the intensification of cultural globalization through digital media has transformed how Generation Z perceives consumption, where products are purchased not based on function but as a construction of social identity (Umar et al., 2025). Emotional pressure and the desire to relieve stress caused by workloads lead individuals to make emotional purchases. This is evident in the rising consumption of non-essential products solely to pursue fleeting, temporary inner satisfaction. Consequently, the line between healthy self-appreciation and destructive consumer behavior is becoming increasingly blurred in the eyes of society.

As a result, many individuals are trapped in a cycle of excessive consumption that prioritizes subjective desires over the fulfillment of basic needs. This phenomenon signals a shift in moral and philosophical values regarding the nature of life satisfaction in modern society.

This ease of indulging in consumerist behavior is further fueled by the rapid development of financial technology, particularly through "pay-later" features. This service has become one of the most popular payment methods because it offers the convenience of low-interest installment plans, although its use is heavily influenced by individual consumption patterns and lifestyles (Rahmani et al., 2023). This feature is highly sought after because it provides an instant solution for individuals who want to fulfill hedonistic desires without having the necessary cash on hand. However, this financial facility has unwittingly become a systematic trap that fuels dependence on digital debt to maintain social status. The risk of default and the anxiety caused by mounting monthly bills are tangible consequences that users often overlook. This paradox demonstrates that the convenience of digital finance does not always correlate with the quality of users' peace of mind.

A number of previous studies have sought to analyze the phenomenon of consumerist behavior among Indonesia's rapidly growing digital community. A study by (Giovanny & Diana, 2024) indicates a strong link between the culture of self-reward and high levels of consumerism among Generation Z. Meanwhile, research by (Dewi & Raskadi, 2025) highlights that a hedonistic lifestyle has a significant negative impact on financial literacy and the frequency of "pay-later" usage. Other studies have also revealed that exposure to social media advertisements is the most dominant driving factor influencing consumers' impulsive purchasing decisions. This empirical data confirms that modern Indonesian society is currently experiencing a crisis of self-control in managing their financial desires. The focus of these studies generally remains limited to economic aspects, consumer psychology, and practical financial management.

From a theoretical perspective, some scholars have begun to reexamine the relevance of classical philosophy in addressing the increasingly complex issues of modern lifestyles. (Rahmasari, 2022) identifies a distortion in the meaning of Epicurean hedonism, which is now often misinterpreted as a lifestyle synonymous

with luxury. (Afif, 2019) has also analyzed Epicurus's ethical concepts in addressing issues of anxiety and human existence amid the clamor of social media. These philosophical studies emphasize that Epicurus's teachings on ataraxia or peace of mind are highly relevant as a tool for social critique. Epicurus believed that true happiness is not derived from the gratification of material desires, but rather through a simple life and the ability to avoid inner suffering. This classical philosophical thought offers a deeper perspective for dissecting the ontological values underlying human consumption.

Although literature on consumer behavior and Epicurean ethics is already available, there remains a research gap that needs to be addressed. To date, no study has specifically examined the intersection of the "self-reward" phenomenon and the use of "pay-later" services in light of Epicurean ethical criticism. Most empirical studies have focused solely on analyzing financial impacts without addressing the underlying philosophical issues regarding the nature of true happiness. On the other hand, philosophical analyses of Epicurean thought are still rarely applied to evaluate contemporary financial technology features available in Indonesia. This study aims to fill this gap by conducting an in-depth philosophical critique of the current digital consumerist lifestyle. The primary focus of this research is to unravel the paradox between the pursuit of instant gratification and the ultimate goal of achieving inner peace.

This study is important for offering a new perspective amid the rising trend of digital hedonism, which is often misunderstood. This article seeks to make a theoretical contribution to the development of social ethics, particularly in addressing the challenges posed by a consumerist lifestyle facilitated by technology. On a practical level, this paper aims to provide a foundation for philosophical reflection so that individuals can manage their desires wisely in accordance with the principle of moderation. Through a comprehensive analysis, it is hoped that a deep understanding of the distinction between meeting needs and satisfying destructive desires can be achieved. The arguments in this article are systematically organized to dissect this issue from its root causes to proposed solutions. It is hoped that this analysis will serve as an ethical guide in navigating the increasingly complex dynamics of the digital economy.

METHODS

This study employs a qualitative method, specifically a literature review, and adopts a descriptive-analytical approach. The qualitative method was chosen because this study focuses on an in-depth understanding and interpretation of Epicurus's philosophical ideas and their relevance to moral phenomena emerging in digital society, particularly the practice of self-reward and the use of "pay-later" services (Candra et al., 2024).. This approach allows the researcher to identify, understand, and interpret Epicurean ethical concepts based on the context of their original thought, and then relate them to contemporary phenomena. Meanwhile, the descriptive-analytical approach is used to provide an overview of the research subject while conducting a critical analysis of the relationship between classical ethical concepts and consumer behavior in the digital age (F Efendi et al., 2023; Mardoni et al., 2025).

The data sources in this study consist of primary and secondary sources. Primary sources consist of original texts containing Epicurus's ideas, particularly works or fragments that discuss the concepts of pleasure, happiness, peace of mind (ataraxia), and the classification of human desires. These primary sources serve as the

main foundation for understanding the conceptual construction of Epicurean ethics (Sulastri et al., 2024). Secondary sources include academic books, scientific journal articles, previous research findings, and various relevant literature discussing the philosophy of Epicurus, the ethics of consumption, self-reward behavior, “pay-later” services, and the development of morality in digital society. Sources were selected based on their relevance to the research focus, academic credibility, and connection to the issues under study (Fauzi et al., 2023).

Data collection was conducted through systematic literature review and documentation. The researcher identified various sources related to the research topic and then selected them based on their relevance and academic quality. The selected literature was then critically reviewed to identify concepts, arguments, and information that could support the analysis. The data obtained were then grouped into several main themes: the concept of ataraxia, the classification of desires in Epicurean ethics, the characteristics of self-reward behavior, and the use of “pay-later” services as part of digital consumption patterns. This grouping was done to facilitate the interpretation process and establish connections between the philosophical thought of Epicurus and contemporary phenomena.

Data analysis was conducted using a descriptive-analytical approach through several stages. The first stage involved identifying and presenting the key concepts in Epicurean ethics. The next stage involved interpreting the meaning of ataraxia and classifying desires, specifically distinguishing between natural and necessary desires, natural but unnecessary desires, and desires that are futile or unnatural. These concepts were then used as an analytical framework to examine the phenomena of self-reward and “pay later.” The analysis aimed to determine whether these two phenomena could support the creation of sustained peace of mind and happiness or, conversely, had the potential to lead to dependence on consumption, financial anxiety, and an unending drive to satisfy desires.

RESULT AND DISCUSSION

Epicurus’ Critique of the Phenomenon of Self-Reward Between Self-Appreciation and the Satisfaction of Desires

The culture of self-reward has become a dominant trend among Generation Z in Indonesia as a form of self-appreciation for hard work. This phenomenon is generally understood as an effort to maintain emotional well-being and reduce stress levels caused by educational and work pressures (Giovanny & Diana, 2024). This practice often takes various forms, ranging from dining out and vacations to shopping for beauty and fashion products as gifts to oneself (Nafilah et al., 2025). Many individuals believe that rewarding themselves with material items is a legitimate right necessary for maintaining mental health amid the intense competition of daily life. However, without strong self-control, this behavior often shifts from mere self-appreciation to an unplanned and impulsive consumerist habit.

Real-world evidence shows that the term “self-reward” is often used as an excuse or rationalization to justify excessive spending. Massive exposure to advertisements on social media, coupled with the ease of digital transactions, encourages individuals to continue making purchases without considering the actual priority of their needs (Maulida et al., 2025). This creates the phenomenon of shopaholism, in which individuals are trapped in a continuous cycle of consumption solely to pursue fleeting and illusory inner satisfaction (Suaidatus et al., 2025).

This high level of consumerism demonstrates that the happiness sought through material possessions is extremely fragile because it is heavily dependent on external factors. As a result, instead of achieving inner peace, individuals often fall into a culture of showing off or “flexing” in order to gain social validation.

From the perspective of Epicurean ethics, the phenomenon of material-oriented self-reward can be categorized as a natural yet unnecessary desire—or even a futile and empty one. Epicurus emphasized that the only truly essential desires are those that support physical health and peace of mind, or *ataraxia* (Rahmasari, 2022). Shopping for non-essential items as a treat for oneself does not make a tangible contribution to long-term inner stability; rather, it merely provides a fleeting stimulus of pleasure. Relying on external objects to feel happy actually reveals a lack of self-reliance in an individual’s ability to manage their own emotions (Afif, 2019). Epicurus’s critique reminds us that true happiness is not found in material possessions, but in an individual’s ability to limit their desires and live simply.

The failure of contemporary self-reward practices also lies in the neglect of the principle of “pleasure calculus” taught by Epicurus. This principle requires people to have the courage to forgo present pleasure if it is predicted to lead to greater suffering in the future (Dwitanto & Laili, 2022). In many cases, uncontrolled self-reward practices actually disrupt financial stability and create new anxieties regarding an individual’s economic situation (Giovanny & Diana, 2024). Mental suffering in the form of stress caused by spending beyond one’s means is an indication that this calculation of happiness has missed the mark. This condition is in stark contrast to the Epicurean philosophy of life, which prioritizes the absence of mental distress and physical pain as the pinnacle of pleasure.

To summarize the analysis, the culture of self-reward in Indonesia requires a redefinition that aligns with the values of moderation and simplicity. Epicurus offers a solution in the form of a simple life, where self-appreciation does not necessarily involve material transactions that deplete resources (Imamkhodjaeva, 2025). True happiness should be achieved through peace of mind and sincere social relationships, not through the possession of fleeting and unstable tertiary goods. By wisely understanding the classification of desires, individuals can avoid the trap of digital consumerism, which risks undermining moral order (Setianingsih, 2018). The transformation from material self-reward toward the development of intellectual and spiritual qualities is the primary path to achieving a state of true *ataraxia* in the modern era.

Epicurus’ Critique of Paylater The Failure of the Pleasure Calculus

The use of Buy Now Pay Later (BNPL) or “paylater” services has become a massive trend that facilitates a consumerist lifestyle, particularly among college students in Indonesia. Research data indicates that the frequency of using Shopee Paylater is strongly correlated with a hedonistic lifestyle and the urge to satisfy desires instantly without considering the availability of cash (Dewi & Raskadi, 2025). The ease of accessing credit without physical collateral creates an illusion of financial capability, leading individuals to frequently make transactions beyond their actual purchasing power (Leonita & Wulandari, 2024). This reflects a shift in consumption patterns where debt is no longer viewed as a burden but rather as a tool to maintain a competitive digital lifestyle. As a result, many users find themselves trapped in a cycle of perpetual debt simply to pursue illusory and temporary material satisfaction.

The high interest in using “pay later” services among Generation Z is also driven by psychological factors such as impulsive purchasing behavior and low

financial literacy. The convenience of electronic payment technology creates a false sense of security in transactions, leading individuals to often neglect self-control in favor of momentary emotional gratification (Restike et al., 2024). Trust in digital platforms that offer high credit limits and fast processing encourages individuals to turn to debt as their primary means of maintaining their lifestyle, even for non-essential needs (Mizanulhaq, 2024). However, without an adequate understanding of risk management, these financial services can backfire and undermine an individual's future economic stability. This reliance on digital loans indicates a systematic failure to distinguish between functional needs and desires imposed by social trends (Saputra & Sudarwanto, 2023).

From the perspective of Epicurean philosophy, the use of “pay-later” services for hedonistic consumption constitutes a fatal error in applying the “calculus of pleasure.” Epicurus taught that one must have the courage to forgo present pleasure if it is predicted to bring about greater suffering in the future (Dwitanto & Laili, 2022). The instant gratification of owning a new item purchased on credit is not worth the “pain” in the form of anxiety, stress caused by interest, and the burden of bills that destroy inner peace or ataraxia (Afif, 2019). Digital debt creates constant inner anxiety, which directly contradicts the Epicurean goal of achieving a stable and undisturbed state of mind. Thus, “pay-later” services are viewed as tools that distance people from true happiness by tying individual freedom to unnecessary financial suffering.

Epicurus's criticism grows even sharper when he observes that most use of “pay later” services is aimed at satisfying vain and empty desires. The pursuit of the latest fashion trends or technological gadgets for the sake of social recognition will only trap individuals in a never-ending thirst for consumption. This boundless desire is the primary enemy of inner peace, as true happiness should be self-sufficient and not dependent on material loans from external sources. In Indonesia's current digital economy, returning to the principles of simplicity and self-control is the only effective way to break the chain of dependence on consumer credit. Only by limiting desires to what is natural and necessary can individuals achieve a freedom of spirit that cannot be bought with any digital credit limit.

The Relevance of Epicurus's Philosophy in the Context of Indonesia's Digital Society

The relevance of Epicurus's philosophy in today's digital society in Indonesia lies in his emphasis on inner autonomy in determining standards of happiness. In an era where social media algorithms constantly push individuals to pursue others' standards of living, the teaching of ataraxia becomes crucial as a tool for mental protection. Epicurus reminds us that true happiness is not competitive and does not require external validation to be real. By understanding that peace of mind stems from controlling internal desires, people can begin to free themselves from social pressures that often trigger anxiety. This philosophy provides a foundation for individuals to build their own “garden” within the soul a safe space undisturbed by the hustle and bustle of fleeting digital trends.

Controlling “futile and empty desires” is a fundamental solution to addressing the phenomena of flexing and consumerism in Indonesia. Epicurus believed that the pursuit of social status and unlimited luxury would only trap people in eternal suffering (Rahmasari, 2022). In the digital context, this means the need for awareness to limit the consumption of information that triggers feelings of inadequacy or the fear of missing out (FOMO). By rigorously classifying desires, individuals can distinguish between needs that truly support quality of life and desires that merely follow mass opinion. This shift in perspective is highly effective in

curbing the culture of showing off, which has long been the root cause of impulsive shopping behavior.

Furthermore, the application of the “pleasure calculus” can serve as a foundation for improving the public’s financial literacy in the face of the temptation of “pay-later” features. Epicurus emphasized the need for rational, long-term consideration before one decides to pursue instant gratification (Mizanulhaq, 2024). The awareness that debt incurred for hedonistic consumption will lead to future anxiety is a form of practical wisdom offered by Epicurean ethics. Individuals are encouraged to prioritize a life free from the burden of debt (as part of *aponia*) over owning luxury goods while living under the shadow of bills (Saputra & Sudarwanto, 2023). Through this approach, financial literacy is no longer merely about managing numbers but becomes an ethical practice for preserving personal freedom.

Beyond material aspects, the value of friendship taught by Epicurus is highly relevant for addressing the mental health crisis caused by social isolation in the digital world. Sincere and meaningful friendships are seen as a source of emotional security that is far more stable than mere followers on social media. People are encouraged to once again prioritize authentic and genuine interpersonal relationships as a means of achieving healthy collective happiness. Social support within small, supportive communities can help individuals remain steadfast in their commitment to a simple way of life amid the onslaught of a massive culture of hedonism. Thus, happiness is no longer sought in consumer goods, but rather in sincere and soothing human interactions.

Epicurus’s ethics offer a much-needed path of moderation for addressing moral challenges in Indonesia’s digital age. A simple life is not a form of poverty, but rather an inner luxury in which one feels content with what one has. Simplicity is the key to achieving true freedom from the traps of global capitalism, which relentlessly exploits human desires. Through a proper understanding of Epicurus’s teachings, individuals can strike a balance between the use of technology and the preservation of inner peace. Ultimately, the happiness achieved is no longer happiness bought on credit, but rather happiness deeply rooted in self-sufficient inner stability.

CONCLUSION

This study has successfully uncovered distortions in the meaning of happiness within the phenomena of self-reward and “pay later” in Indonesia through the lens of Epicurean ethics. Indeed, for modern humans in the digital age, the aspect of desire control is crucial, as this principle plays a major role in maintaining mental health and protecting the soul from the pitfalls of financial anxiety for peace of mind is the pinnacle of life’s glory. For in truth, there are only two states of the soul in this world: the first is that of a person possessing inner peace (*ataraxia*), and the second is a soul constantly plagued by anxiety. All true happiness originates from one’s ability to feel content, and there is no peace in this world without freedom from the bondage of material possessions and debt. At the very least, this study can serve as a foundation and reference for future researchers to examine this classical ethical issue in the context of financial technology developments and ever-changing lifestyle trends.

DECLARATIONS

Author Contribution

Anggun Tammah Maharani, Tiara Rahayu, Miftahul Jannah: Writing-Preparation of original manuscript, Conceptualization, **Tezza Kurnia Hidayat, Nabil Teguh Putra, Sinta Anisa Afriani:** Visualization, Methodology, Improve Language, Investigation.

AI Statement

The data and language usage in this article have been validated and verified by English language experts and no AI-generated sentences are included in this article.

Funding Statement

The author(s) declare that no financial support was received for the research, authorship, and/or publication of this article.

Conflict of Interest

The authors declare that this research was conducted without any conflict of interest in the research.

Ethical Clearance

The place or location studied has agreed to conduct research and is willing if the results of this study are published.

Publisher's and Journal's Note

Researcher and (PT. Pendidikan Islam Al-fatihah) as the publisher and Editor of Journal Tasdiq that there is no conflict of interest towards this article publication.

REFERENCES

- Afif, M. B. (2019). Konsep Etika Epikuros dan Problem Media Sosial. *Indonesian Journal of Islamic Theology and Philosophy*, 1(2), 95–116.
- Dewi, S. Y., & Raskadi. (2025). Pengaruh Literasi Keuangan Dan Gaya Hidup Hedonis Terhadap Intensitas Penggunaan Shopee Paylater Pada Mahasiswa Penerima Kip-K Di International Women University (Iwu) Kota Bandung. 3(2), 1–12.
- Dwitanto, M. F., & Laili, I. (2022). Pandangan Hedonisme dan Eudaimonisme dalam Mencapai Kebahagiaan. *Jurnal Filsafat, Sains, Teknologi, Dan Sosial Budaya*, 28(2), 38–47.
- Epictetus. (1904). *Discourses of Epictetus*.
- Efendi, F, Candra, A., Mardianton, M., & Fauzi, M. (2023). The Concept of Islamic Economic Fiqh in Mu'amalah Perspective. *Samara: Journal of Islamic Law and Family Studies*.
- Fauzi, M., Efendi, F., Bundo, M., & Eriawati, Y. (2023). Tinjauan Literatur Terkini Tentang Wakaf. *Jurnal*.
- Giovanny, A., & Diana, G. G. P. (2024). Implikasi Budaya Self-Reward Terhadap Konsumtivitas : Studi Kasus Gen-Z. *Jurnal Media Akademik (Jma)*, 2(12), 3031–5220.
- Hartono, I. P., Herdiana, H. D., & Aisyah, L. (2024). Perkembangan Teknologi Modern Menjadi Awal Sifat Budaya Konsumtif Mahasiswa Sosiologi Angkatan 2022 di Universitas Jember. *INNOVATIVE: Journal Of Social Science Research*, 4, 6248–6259.
- Hafizh, A., & Efendi, F. (2023). Legal Case Linking Divorce Proceedings to Development of Schizophrenia: Court's Ruling Number 675/Pd. G/2021. Pa. Pn. *Waraqat: Jurnal Ilmu-Ilmu Keislaman*. <https://doi.org/10.51590/waraqat.v8i2.564>
- Mardoni, Y., Fauzi, M., Duhriah, D., Efendi, F., & ... (2025). Main Economic Problems: Conventional and Islamic Perspectives. *Journal of Islamic*
- Imamkhodjaeva, O. (2025). The Garden In The Boardroom: Exploring Epicurean

- Ethics For Sustainable Business Practices. *Athens Journal of Philosophy*, 4(1), 1–15.
- Irwan Heruadi, Resnita Resnita, Ikbali Saogo, Aldo Master, & Junardi Sihalo. (2024). Filsafat Hedonisme Epikuros: Sebagai Refleksi Bagi Remaja Kristen. *Jurnal Budi Pekerti Agama Kristen Dan Katolik*, 2(1), 11–23. <https://doi.org/10.61132/jbpakk.v2i1.192>
- Leonita, D., & Wulandari, S. (2024). Pengaruh Fitur Shopee Paylater, Literasi Keuangan Dan Gaya Hidup Terhadap Perilaku Konsumtif Berbelanja Online Di Shopee (Studi Kasus Pada Mahasiswa Universitas Pelita Bangsa Progam Studi Manajemen Angkatan 2020). *Jurnal Manajemen Terapan Dan Keuangan*, 13(02), 554–566. <https://doi.org/10.22437/jmk.v13i02.33657>
- Maulida, I., Mahardika, M. A., & Mukhroji. (2025). Pengaruh Budaya Self-Reward dan Paparan Media Sosial Terhadap Keputusan Pembelian pada Konsumen Gen Z di Era Digital. *KAMPUS AKADEMIK PUBLISING*, 2(4), 450–458.
- Mizanulhaq, M. (2024). Pengaruh Literasi Keuangan Syariah Dan Gaya Hidup Konsumtif Terhadap Minat Penggunaan Paylater Pada Gen-Z: Studi Kasus Pada Mahasiswa Universitas Islam Indonesia (Issue February). *UNIVERSITAS ISLAM INDONESIA YOGYAKARTA*.
- Nafilah, J., Safitri, D., & Sujarwo. (2025). Fenomena Self-Reward dalam Budaya Konsumerisme Digital: Studi Literatur tentang Tren Gen Z di Media Sosial. *JICN: Jurnal Intelek Dan Cendekiawan Nusantara*, 2, 2934–2939.
- Rahmani, S., Mukhsin, M., & Fakhrudin, M. (2023). Pengaruh Religiositas, Prinsip Konsumsi, Dan Gaya Hidup Islami Terhadap Keputusan Pembelian Menggunakan Shopee Paylater Dalam Perspektif Ekonomi Islam. *Jurnal Ekonomika Dan Bisnis Islam*, 6(1), 32–43.
- Rahmasari, T. P. (2022). Pergeseran Makna Hedonisme Epicurus Di Kalangan Generasi Millenial. *JURNAL YAQZHAN*, 8(1), 51. <https://doi.org/10.24235/jy.v8i1.9341>
- Restike, K. P., Prasasti, D., Fitriani, D. I., & Ciptani, M. K. (2024). Pengaruh Literasi Keuangan, Perilaku Pembelian Impulsif, Dan Gaya Hidup Terhadap Penggunaan Shopee Paylater Gen Z. *Jurnal Akutansi Bisnis*, 22(1), 100–113.
- Saputra, V. R. J., & Sudarwanto, T. (2023). Pengaruh Gaya Hidup, Kepercayaan Dan Kemudahan Terhadap Keputusan Pembelian Menggunakan Shopee Paylater Masyarakat Kota Surabaya. *JPTN: Jurnal Pendidikan Tata Niaga*, 11(2), 165–173. <https://ejournal.unesa.ac.id/index.php/jptn/article/view/55110>
- Setianingsih, E. S. (2018). Wabah Gaya Hidup Mengancam Moral Anak. *Malih Peddas*, 8(2), 139–150. <http://journal.upgris.ac.id/index.php/malihpeddas>
- Suaidatus, N., Hanna, S., Septiana, M., Wahyuningtyas, N., Kavin, R., Utami, R. A., & Tris Inggirita, N. (2025). Fenomena Shopaholic Pada Kalangan Gen-Z: Cerminan Budaya Hedonisme Dan Konsumerisme. *Triwikrama: Jurnal Ilmu Sosia*, 11(8), 22.
- Umar, N. A. F., Wafa, Balerina, L. A., Ilanunu, G. O., & Amalia, N. M. (2025). Fenomena Gaya Konsumsi Gen Z Di Kota Malang Terhadap Fast Fashion Dalam Perspektif Globalisasi Budaya. *Jurnal Riset Multidisiplin Edukasi*, 2, 915–930.

Zusrony, E. (2021). Perilaku Konsumen di Era Modren. YAYASAN PRIMA AGUS TEKNIK.

Copyright holder:

© Maharani, A, T, Rahayu, T, Jannah, M, Hidayat, T, K, Putra, N, T, (2026)

First publication right:

Tasdiq: Journal Islamic Studies and Syariah

This article is licensed under:

CC-BY-SA