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Intention to Use PayLater among Young Muslim Consumers: The Role of Islamic Religious Commitment

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Abstract:

Background: Compared to other consumer groups, young Indonesian consumers have a stronger desire for debt and overconsumption

Purpose: This study aims to develop and empirically test a model of the influence of materialism and global luxury brand admiration on conspicuous consumption and intention to use conventional PayLater, with Islamic religious commitment as a moderating variable.

Method: Data was collected from consumers on the island of Lombok, Indonesia. The island was chosen because it is widely known for its religious community. The study followed a quantitative approach. The respondents were young Muslim consumers between 17 and 35 years of age who were active shoppers in the marketplace. This research involved 364 conveniently selected respondents.

Findings: The study indicates that Islamic religious commitment can mitigate the influence of materialism on conspicuous consumption. This commitment also reduces the impact of conspicuous consumption on the willingness to go into debt by using conventional PayLater. The findings also reveal that young Muslim consumers desire global luxury brands to show off.

Conclusions: Islamic religious commitment weakens materialism's influence on conspicuous consumption and intention to use PayLater because consumers understand and obey their religion's teachings. Youthful materialistic Muslim consumers may seek comfort, equilibrium, and a high quality of life rather than a desire to flaunt their possessions.

Research implication: This study indicates that young Muslim consumers could become the largest users later. To assist them in avoiding riba, PayLater's owners should provide services according to Islamic teaching and/or encourage them to restrict their use of its services to less than the interest-free period of 30 days.

Keywords: conspicuous consumption, global luxury brand admiration, intention to use PayLater, Islamic religious commitment, materialism, young Muslim consumers

JEL Classification: M31, M38, M39



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PUBLIC INTEREST STATEMENT

The study addresses young Indonesian consumers' strong intention to incur debt by using PayLater. The study provides understanding and recommendations for stakeholders, such as global brand managers, government institutions, and conventional PayLater owners seeking sustainable growth opportunities in Muslim countries' markets.

This research faced several challenges; first, the use of non-probability sampling. This research involved a sample that was conveniently selected so that it could introduce potential bias in the results. Second, the sample came from an island inhabited by a community dominated by devout Muslims. Third, the evaluation of admiration for global luxury brands was limited by the absence of product category details. Nonetheless, this research has provided useful insights into the role of Islamic religious commitment in the behavior of today's young Muslim consumers.



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1. Introduction

Indonesia, the nation with the second-largest Muslim-majority population in the world, has emerged as a major market in Southeast Asia for global luxury brands (Suyanto et al., 2019). In their desire to acquire coveted brands from developed countries (Wilson et al., 2013), young Indonesian consumers are more willing than other age groups to incur debts, resulting in overconsumption. The latest national survey reveals a significant increase in the number of users, frequency and duration of use, and enthusiasm for using conventional PayLater (Ayu et al., 2021). This appears to contradict Islamic religious principles, which advocate refraining from excessive consumption and entering into debt only to meet basic needs (Abdullahi, 2018). These principles prohibit Muslims from engaging in transactions using interest or *riba* (Maulida, 2021). Unfortunately, previous studies provided a limited understanding of the contradiction. Therefore, it is paramount to investigate young Muslim consumer behaviour towards conventional PayLater.

Arli et al. (2020) show that inconsistencies between religious teachings and their implementation are present in various countries. Materialism and religiosity are not mutually exclusive, even though devout consumers do not see themselves as anti-materialistic (Zakaria et al., 2021). Young consumers in countries with a Muslim-majority population tend to be materialistic, showing a strong desire to own luxury goods and brands to enable them to enhance their sense of prestige, self-esteem, status, and recognition (Karami et al., 2017; Sharif et al., 2019; Abalkhail, 2020). Muslim consumers have a positive attitude towards luxury and ownership of expensive objects and materials (Al-Issa & Dens, 2023; Zainol et al., 2024). Materialism, luxury consumption, and conspicuous consumption (CC) have become common among Muslim consumers (Sharif et al., 2019). Devout Muslim consumers also show a tendency for conspicuous consumption to reflect the attributes of modernity, luxury, and uniqueness regardless of right or wrong (Syahrivar & Chairy, 2019). Religious commitment shapes consumers' lifestyle (Pradana et al., 2023). Nonetheless, our understanding of this is still very limited (Saeed & Azmi, 2018; Floren et al., 2020).

In developing Asian countries, there is a strong tendency towards materialism and flaunting status and luxury (Zakaria et al., 2021). This reflects the increasing desire of young consumers for global products and brands (Sulhaini et al., 2020). Global brands enjoy tremendous potential in Muslim markets worldwide (Islam & Chandrasekaran, 2020). Young Muslim consumers are influenced by the process of market globalisation, in which global consumer culture shapes their behaviour. Global brands have become important symbols in their modern lives (Sulhaini et al., 2022). Nevertheless, Al-Issa and Dens (2023) contend that there is a lack of comprehensive knowledge about Muslim consumers within the context of global consumer culture.

Consumers in developing countries tend to be xenocentric - they prefer foreign products and brands because they assume that foreign brands are superior and signal prestige and social status (Balabanis et al., 2019). Nonetheless, research in developing countries regarding consumer behaviour concerning global luxury brands is still limited (Shahid et al., 2023). They show strong conspicuous consumption tendencies. However, Jiang et al. (2021) highlight the need for research into luxury consumption to gain a deeper understanding of conspicuous consumption. Al-Issa and Dens (2023) lament the lack of research on luxury consumption in Islamic countries.

The study develops a model that integrates the research gaps in response to the above-mentioned gaps. Therefore, the study aims at developing and testing a model of the influence of materialism and global luxury brand admiration (GLBA) on conspicuous consumption tendencies and intention to use conventional PayLater (IUP) with Islamic

religious commitment (IRC) as a moderating variable. It has been mentioned above that compared to other consumer groups, young Indonesian consumers have a stronger desire for debt (Ayu et al., 2021). Thus, this research intends to understand what factors induce their intentions but not their actual behaviour (i.e., decision to use conventional PayLater). Nevertheless, obtaining knowledge of their intention can predict their actual behavior. For further discussion, conventional PayLater is referred to as PayLater.

2. Literature Review

This section discusses the Islamic consumer behaviour theory (ICBT) adopted in the study. As suggested by the theory, the study integrated Islamic religious commitment to investigate the behaviour of Muslim consumers.

2.1 Islamic Consumer Behaviour Theory

This research is built upon the Islamic Consumer Behaviour Theory (ICBT), which differs from the conventional consumer behaviour theory. ICBT predicts factors influencing consumer preferences based on Islamic religious teachings. It provides a clear basis for determining predictors of behaviour in Muslim consumers. Islamic teachings direct Muslim consumer behaviour, so their consumption must follow the Al-Quran and Hadith to gain Allah SWT's blessing. Every activity is a manifestation of worship to Allah SWT (Junaidi, 2021), including consumption, which starts with the guidance on halal and haram.

ICBT explains the fundamental role of religiosity in shaping consumer preferences and behaviour within Islamic economies (Wibowo, 2023). Religiosity or religious commitment has been widely researched from the perspective of conventional consumer behavior. This variable is used to reveal the influence of religion on consumer behavior in general. However, taking into account the differences in religious teachings (Abu-Alhaija et al., 2018), research adopting ICBT should use religiosity variables that are in accordance with Islamic religious teachings. Therefore, this research uses Islamic Religious Commitment (IRC). The theory is relevant to the objectives of this research because it grounds the hypothesis that IRC can encourage or discourage the consumption of products or services. In the contemporary life of Muslim consumers, global culture also shapes behaviour and lifestyle. The culture may relate to consumers' admiration of global brands, conspicuous consumption, and materialistic tendencies (Balabanis et al., 2019). The following discussions focus on these constructs, with the development of hypotheses and a research model.

2.2 Materialism Positively Affects Global Luxury Brand Admiration

Belk (1985) defines materialism as "the importance a consumer attaches to worldly possessions, where possessions assume a central role in the lives of those seen as highly materialistic and that these possessions provide the greatest source of life satisfaction". Materialistic individuals value luxury products and brands because owning them brings satisfaction and happiness. Materialism is a behaviour (Podoshen et al., 2011), individual traits (Belk, 1985), personal values (Park et al., 2008), even a way of life (Wang et al., 2019) that prioritises material possessions and determines life satisfaction.

Materialistic individuals have a strong desire to acquire, own, and use luxury goods to demonstrate their wealth, status, and image (Belk, 1985). In order to obtain happiness and satisfaction, consumers crave imported products with very well-known and expensive brands (Shin et al., 2021). Materialistic individuals are less happy than less materialistic individuals and are prone to negative emotions such as possessiveness, envy, and

parsimoniousness (Belk, 1985). They strive to maintain control over material possessions and resent other people's success.

South Korean consumers increasingly view money as a symbol of success and have a strong desire for global luxury brands. In South Korea, consumers are rapidly embracing global consumer culture by choosing global brands that symbolise prosperity and progress (Wong & Park, 2023). This consumer culture is often associated with Western lifestyles since global brands generally originate from the West. Materialism is the main trigger for the consumption of luxury products and brands (Shammout et al., 2022). Materialism drives customers to seek luxury items and brands that symbolise affluence and opulence.

H1: Materialism positively affects global luxury brand admiration

2.3 Materialism Positively Affects Conspicuous Consumption (CC)

Materialism is characterised by self-centredness and hedonism, valuing riches and money as symbols of happiness and success, but frequently leading to wasteful spending. (Shammout et al., 2022). Materialists are very interested in "earning and spending" because they view material possessions as providing happiness and satisfaction (Belk, 1985). Materialists have a strong drive to achieve financial success, amass wealth, acquire valuable items with an attractive appearance, and gain social recognition (fame, recognition, and admiration). They tend to use money to increase their social status by pursuing luxury to strengthen their self-esteem, achievements, reputation, and social status to show off to the public (Płudowska & Sękowski, 2018). Thus, materialism has a positive association with conspicuous consumption (Podoshen et al., 2014; Shammout et al., 2022; Zakaria et al., 2021). The acquisition or ownership of material goods is the main benchmark for success, achievement, and social status. With conspicuous consumption, consumers pursue and maintain their dignity through public demonstrations of possessions that signal their wealth and prosperity (O'Cass & McEwen, 2004). Young South Korean consumers view material possessions as very important because they can be displayed and used to demonstrate social status (Wong & Park, 2023). Materialism strengthens conspicuous consumption to seek self-pleasure and not look for product function and usefulness (Shammout et al., 2022). Consequently, it is reasonable to formulate the hypothesis below:

H2: Materialism positively affects conspicuous consumption

2.4 Global Luxury Brand Admiration (GLBA) Affects Conspicuous Consumption (CC)

Global brands are marketed and known in many countries with uniform identities and attributes (Vaziri et al., 2023). Consumers prefer global brands because they have several advantages in terms of quality, credibility, status, and exotic value. They are superior, trusted, high-status, exotic, and cosmopolitan brands from developed countries with a positive image (Han, 2020). Global brands are considered luxury brands in developing countries (Zakaria et al., 2021). They are coveted in developing countries (Sulhaini et al. 2022), especially among young consumers, for whom they are a sign of the strength of the global consumer culture, which is dominated by Western cultural symbols and values (Steenkamp, 2019).

A luxury brand is prestigious, high quality, costly, and scarce. It has significant symbolic and emotional value and symbolises personal and social identity (Wu et al., 2017). Its appeal is based on its physical values, such as higher prices and premiums and superior quality, and psychological values, such as pleasure and pride, status, and prestige (Abalkhail, 2020; Geiger-Oneto & Minton, 2019).

Global luxury brand admiration is a positive emotion towards global luxury brands because of the belief that these brands can fulfil one's desires and psychological needs (Sulhaini et al., 2020). Consumers' desire for luxury brands often depends on their perception of the brand's ability to fulfil their requirements, which is formed by the global consumer culture, rather than on their direct experience with the brand. This culture induces consumers' positive perception, attitudes, and admiration towards global brands, but they might be unable to buy and use them. Therefore, the study samples did not have experience buying or using global brands. This study measures the strength of consumers' desire for global brands, which is predicted to strengthen consumers' conspicuous consumption tendencies.

Consumer culture is increasingly influenced by globalisation (Steenkamp, 2019). Consumers who prefer global products and brands tend to flaunt them because global luxury brands have strong symbolic values that can maintain their image and social status (Sulhaini et al., 2022). Brands are an important instrument in creating symbols and identities of achievement, progress, and consumer culture, and global brands are a tool to show participation in global culture (Sulhaini et al., 2022). Pakistani consumers favour foreign products and brands, which they consider to be of higher quality. They are attracted to brands others recognise, which convey their social status when seen on certain occasions or activities. Luxury brands are socially recognised as signals of wealth and become a reference point for materialists and conspicuous displays of affluence (Niesiobędzka, 2018). Affluent consumers use luxury brands to differentiate themselves from the masses. They use brands with striking symbols that most consumers cannot afford. Shin et al. (2021) found that imported products with very well-known and expensive brands that have become status symbols strengthen young consumers' CC tendencies.

H3: Global luxury brand admiration positively affects conspicuous consumption

2.5 Conspicuous Consumption (CC) Affects Intention to Use PayLater (IUP)

Conspicuous consumption is a way to draw attention to oneself through self-focused and conspicuous behaviour intended to impress others and increase self-esteem (Liang et al., 2018). O'Cass and McEwen (2004) indicate that consumers in every social class desire to pursue social status from their consumption activities. They define conspicuous consumption as "the tendency for individuals to enhance their image, through overt consumption of possessions, which communicates status to others". This definition of conspicuous consumption reveals that consumers value ownership as the key sign of a person's attributes, predicaments, and interests. The utilitarian values of luxury brand products are less important than prestige. Thus, individuals involved in conspicuous consumption consider the balance between price and status. Consuming expensive and luxury brands is simply a way to showcase wealth, success, and social standing.

Shao et al. (2019) categorised luxury brand consumption into two categories: conspicuous and inconspicuous. The nature of the consumption is determined by extrinsic factors such as wealth and social status, and intrinsic motivations such as quality and self-directed pleasure. Jiang et al. (2021) identified a conspicuous luxury brand as one with a prominent and easily visible logo and an inconspicuous luxury brand as one with a logo and brand information that is relatively unclear. Thus, inconspicuous vs. conspicuous luxury brands are perceived relative to each other based on consumers' views of the advantages and signals inherent in the luxury brand.

Luxury brands are used to showcase success, wealth, and social status. However, the signals luxury brands send do not have to be related to conspicuous consumption. Indeed, inconspicuous consumption (IC) is gaining strength (Li et al., 2020). Conspicuous consumption is closely related to materialism. This study considers conspicuous consumption as a consumer tendency (O'Cass & McEwen, 2004; Shin et al., 2021). This tendency is related to the choice and preference for easily recognisable, well-known luxury brands with eye-catching names and flashy logos. This reflects the nature of brands, which is an important part of understanding conspicuous consumption tendencies. Also, motivation is related to consumers' tendency to choose and like luxury brands for the purpose of flaunting prosperity, status, and prestige (Apaolaza et al., 2022). Consumers are said to have a strong tendency to conspicuous consumption if their purchases showcase prosperity, status, and prestige, and they strongly prefer brands with eye-catching and widely known symbols and names. Therefore, for the purpose of the study, conspicuous consumption is measured by two dimensions, i.e., the nature of the brand and motivation.

Hampson et al. (2021) describe conspicuous consumption as the visible consumption of luxury brands showing wealth, image, and uniqueness to fulfil the need for prestige. This is realised by products with eye-catching symbols, logos, and brand names sold at high prices. Conspicuous consumption is associated with excessive spending to show off wealth and status (Stillman et al., 2012). It is more prevalent in countries with a strong collectivist culture, such as Southeast Asia, where consumers tend to be brand-conscious and are willing to buy global brands at very high prices for the sake of reputation and self-esteem in their social communities (Zakaria et al., 2021).

Luxury consumption inherently implies very high prices (Zakaria et al., 2021). Global luxury brands are sought after, so they are expensive. Consumers buy above their requirements to impress others. The consumer flaunts their wealth by buying brands that are out of reach for many, rather than meeting physiological demands and providing security (Apaolaza et al., 2022; Sahin & Nasir, 2022). Consumers with limited financial resources tend to practice conspicuous consumption, whereas consumers with large financial resources do not feel the urge to show off. Instead, they adopt an IC approach, choosing brands with vague symbols (Eckhardt et al., 2015).

However, not all luxury brands convey the image of wealth or social status. Luxury goods are becoming more affordable as consumers' purchasing power increases because income levels have risen and credit is more widely available (Jiang et al., 2021). Since conspicuous consumption is very likely to involve extra expenditure (O'Cass & McEwen, 2004), the greater the conspicuous consumption, the greater the temptation to get into debt using PayLater, which is available in e-commerce.

H4: Conspicuous consumption positively affects intention to use PayLater

2.6 Global Luxury Brand Admiration (GLBA) and Conspicuous Consumption (CC) Moderated by Islamic Religious Commitment (IRC)

Abu-Alhaija et al. (2018) argue that religious commitment is not universally measurable but necessitates an examination of the guidelines or teachings of each religion. Therefore, the influence of religious commitment on Muslim consumer behaviour cannot be studied using standardised measures. While Chairy and Syahrivar (2019) identify the commitment of Muslim consumers to performing fasting prayers and consuming halal food, this is insufficient because Islam is a complete way of life (Wilson et al., 2013). As such, it comprehensively regulates the lifestyle of its followers by providing comprehensive instructions on a wide range of matters, including consumption activities.

Muslim consumers follow the teachings of Islam by avoiding wasteful behaviour, maintaining balance in their consumption, and spending their wealth on consuming halal products. As Muslims, their consumer behaviour must reflect their relationship with and worship of Allah SWT. Their consumer satisfaction depends on the religious values they apply in their routine consumption activities. Thus, Muslim consumers strive to maintain balance in the world and the afterlife (Fatimah et al., 2023). Because CC contradicts Islamic religious teachings, devout Muslim consumers will avoid CC despite strongly preferring luxury products or brands (Al-Issa & Dens, 2023).

Bukhari et al. (2019) define religious commitment as the degree to which individuals adopt and implement explicit religious ideas and aspirations. This includes the understanding and application of religious teachings in their daily lives. How religious teachings are applied depends on each Muslim consumer's interpretation of religion (Ratnasari et al., 2023). Comprehending and applying the principles of the Islamic faith is vital to demonstrating the dedication of Muslim customers. For this study, IRC is dedicated to studying and implementing Islamic teachings in everyday life.

Islamic religious commitment has been studied as an independent variable (Najib et al., 2022; Riptonio & Setyawati, 2019; Saeed et al., 2021; Junaidi, 2021), mediator (Yeniaras, 2016) or moderating variable (Memon et al., 2020; Razzaq et al., 2018). Those studies have provided understanding that commitment has a strong role in shaping Muslim consumers' intention. The commitment makes Muslim consumers different from other segments (Junaidi, 2021).

A study by Karami et al. (2017) shows that Muslim consumers are neither averse to purchasing luxury items nor opposed to materialism and conspicuous consumption. They clearly distinguish between religious practices and global consumer culture, becoming integrated into the global consumer community. They have developed strategies to ease the potential dissonance involved in purchasing luxury goods and remaining true to their faith. The influence of global consumer culture can vary for followers of different religions. Global consumer culture does not have a substantial impact on Christians' preference for local products or brands. Conversely, Muslim customers are significantly impacted by a strong negative effect. Therefore, it is reasonable to infer that Muslim consumers have a stronger connection to the local consumer culture and prefer local items and brands (Cleveland et al., 2013).

Some Muslim consumers feel compelled to adopt a simple lifestyle despite having significant economic resources. Others believe that the acquisition and use of luxury goods is permissible and does not conflict with religious values (Ratnasari et al., 2023). Whether luxury consumption is halal or haram depends on consumers' intentions (Ratnasari et al., 2023). Islam does not prohibit luxury consumption if it is not intended to be ostentatious, excessive, or hurtful (Al-Issa & Dens, 2023).

H5a: Islamic religious commitment moderates the relationship between global luxury brand admiration and conspicuous consumption

2.7 Materialism and Conspicuous Consumption (CC) Moderated by Islamic Religious Commitment (IRC)

Religious commitment is related to weakening the desire to overspend and avoid conspicuous consumption and debt (Yeniaras, 2016). Devout consumers have a weak desire to own property or material goods and consequently refrain from conspicuous behaviour, excessive spending, and debt. Islamic teachings prioritise meeting necessities

over fulfilling desires, shopping prudently, avoiding excess or waste, and maintaining a balance between the needs of this world and the hereafter. Muslim consumers should maintain their attitudes and behaviour by obeying their teachings (Ratnasari et al., 2023).

Abalkhail (2020) found that devout Muslim consumers prefer IC to conspicuous consumption, which they considered excessive or inappropriate. Their desire to own luxury brands remains strong, but they do not allow themselves to flaunt them because doing so could incite envy and social jealousy, which is prohibited by their religion. Consumers with high religiosity follow a simple lifestyle, are price-conscious and thrifty, avoid shopping on credit or making impulsive purchases, and refrain from displaying pomp, arrogance, and low morals (Fatimah et al., 2023).

H5b: Islamic religious commitment moderates the relationship between materialism and conspicuous consumption

2.8 Conspicuous Consumption (CC) and Intention to Use PayLater (IUP) moderated by Islamic Religious Commitment (IRC)

Devout Muslim consumers who are not brand-sensitive nevertheless place a high value on quality (Bukhari et al., 2019). Muslim consumers should avoid engaging in excessive consumerism motivated by hedonistic impulses, including buying expensive items for pleasure or hedonistic purposes (Islam & Chandrasekaran, 2020). Excessive spending frequently results in excessive debt, contrary to religious teachings (Podoshen et al., 2014). According to Maulida (2021), PayLater's feature enabling users to make interest-free payments for the first 30 days is convenient for customers and consistent with Sharia principles. However, PayLater's imposition of interest and penalties for late repayments constitutes usury, which is prohibited in Islamic teachings.

H5c: Islamic religious commitment moderates the relationship between conspicuous consumption and intention to use PayLater

3. Conceptual Framework

The discussion in the previous section supports all the study's hypotheses. Materialism, global luxury brand admiration, and conspicuous consumption can affect the intention to use PayLater. Also, Islamic religious commitment moderates the links between materialism and conspicuous consumption, global luxury brand admiration and conspicuous consumption, and intention to use PayLater. The conceptual model is presented in Figure 1.

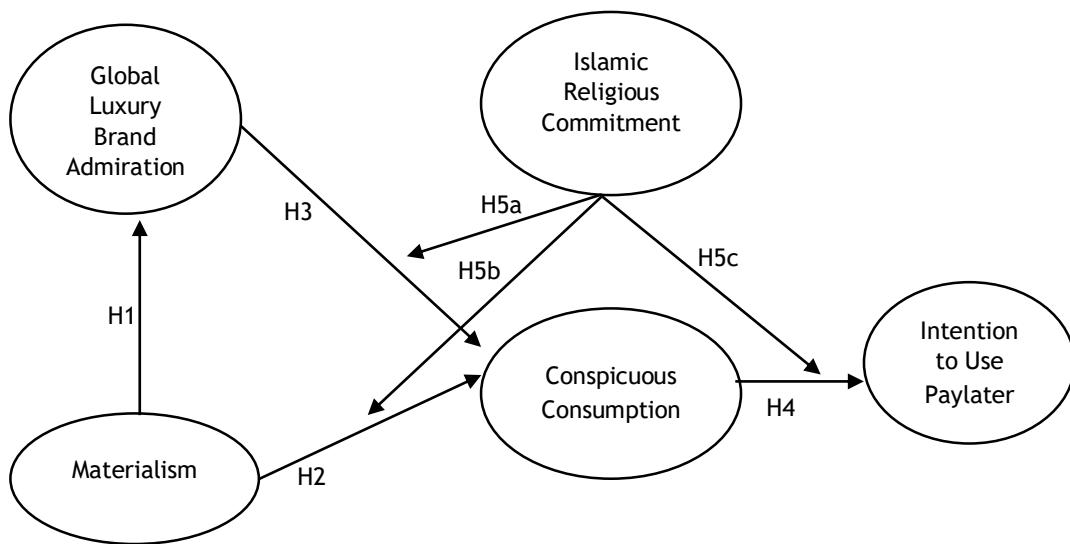


Figure 1. The conceptual model of the effect of materialism, global luxury brand admiration, conspicuous consumption on intention to use PayLater: the moderating role of Islamic religious commitment

Briefly, all the hypotheses that have been formulated can be displayed below:

- H1: Materialism positively affects global luxury brand admiration.
- H2: Materialism positively affects conspicuous consumption.
- H3: Global luxury brand admiration positively affects conspicuous consumption.
- H4: Conspicuous consumption positively affects intention to use PayLater.
- H5a: Islamic religious commitment moderates the relationship between global luxury brand admiration and conspicuous consumption.
- H5b: Islamic religious commitment moderates the relationship between materialism and conspicuous consumption.
- H5c: Islamic religious commitment moderates the relationship between conspicuous consumption and intention to use PayLater.

4. Methods

4.1 Research Design

The study was intended to follow quantitative traditions by utilizing a survey research design. The study took place on the island of Lombok, Indonesia. This island was chosen because of the religious zeal of its inhabitants, who number in the thousands and are known for their devotion to mosques. The island is the home of a highly religious society; thus, it is an ideal place to investigate the impact of Islamic religious commitment on young Muslim consumer behaviour.

4.2 Sampling

The samples are young Muslim consumers who were active users of marketplaces offering PayLater, such as Shopee and Tokopedia. The number of samples was 364 young muslim consumers aged between 17 and 35 years. This age range is in accordance with the age limit for young consumers according to Sarkar and Sarkar (2016), who categorize young consumers as 17-37 years old. The sample size was above Ascarya and Tekdogan' (2022) recommendation to employ 200 samples. Also, it was larger than the number suggested by Hair et al. (2017). These authors suggested five to ten times the number of indicators.

As the number of indicators in this study was 31, it can be argued that the sample size of 364 was sufficient.

4.3 Measurement

After identifying research gaps and determining the theoretical background, we reviewed experts' thoughts and the findings from previous research to understand the logical relationships between the constructs under study. The result was a research model (Figure 1). This process helps us design a model based on a solid theoretical basis (Ascarya & Tekdogan, 2022) and allows us to identify the measurements of each construct. Table 1 displays the operational definition of all variables.

Table 1. The operational definition and indicators of independent, dependent, mediating, and moderating variables

Variable	Operational definition	Indicators
Materialism (Park et al., 2008)	Consumers' personal values that prioritise material possessions and determine life satisfaction	1) I admire people who own luxury items 2) I like having something that impresses people 3) I really like luxury goods 4) My life would be better if I had something that I don't have right now 5) I would be happier if I could own more things 6) I worry if I cannot afford the product I want (Shammout et al., 2022)
Conspicuous consumption (O'Cass & McEwen, 2004)	Consumers' tendency to enhance their image through overt consumption of possessions, which communicates status to others	Nature of the brand (developed by the authors) 1) I prefer well-known luxury brands 2) I prefer luxury brands with flashy logos 3) I prefer luxury brands with easily visible brand names
		Motives (Apaolaza et al., 2022) 1) I want to buy a luxury brand to increase my popularity 2) I want to buy luxury brands to show I am rich 3) I want to buy a luxury brand to show off

Table 1. The operational definition and indicators of independent, dependent, mediating, and moderating variables (Continue)

Variable	Operational definition	Indicators
Conspicuous consumption (O'Cass & McEwen, 2004)	Consumers' tendency to enhance their image through overt consumption of possessions, which communicates status to others	4) I want to buy luxury brands to show my social status 5) I want to buy luxury brands to show prestige 6) I want to buy a luxury brand to improve my self-image
Global Luxury brand admiration (Sulhaini et al., 2020)	Consumers' positive emotion toward global luxury brands to fulfil their desires and psychological needs	1) I really like luxury global brands 2) I love global luxury brands 3) I devote attention to global luxury brands 4) For me, global luxury brands are always special 5) For me, global luxury brands are very tempting 6) For me, global luxury brands are worthy of being coveted 7) For me, global luxury brands are worthy of admiration
Islamic religious commitment (developed by the authors)	Individuals' dedication to studying and implementing Islamic teaching in everyday life	1) Islam is very important as a guide to my life 2) I am obedient in carrying out religious orders 3) Apart from the obligatory worship, I try to carry out sunnah worship 4) I often read books and magazines about Islam 5) I take time to increase my understanding of the Islamic religion 6) I diligently follow Islamic religious studies 7) I am active in religious organizations 8) My religious commitments influence the way I live

Table 1. The operational definition and indicators of independent, dependent, mediating, and moderating variables (Continue)

Variable	Operational definition	Indicators
Intion to Use PayLater (Aksoy & Abdulfatai, 2019)	Consumers' positive emotions about getting into debt using conventional PayLater	1) I want to use Paylater to buy global luxury brands 2) My desire to use PayLater is powerful whenever I buy global luxury brands 3) I plan to use PayLater to buy global luxury brands 4) I am very likely to use PayLater shortly

4.4 Data Collection

The data collection process began with interviews designed to build a deeper understanding of each construct, ensure the relevance of each item used to measure each construct, and carry out necessary revisions and adaptations. In relation to conspicuous consumption, items from the motives dimension were adopted from Apaolaza et al. (2022), and the team added a new dimension, namely the Nature of Brands. The items for global luxury brand admiration, Materialism, and intention to use PayLater were adapted from the study of Sulhaini et al. (2020), Shammout et al. (2022), and Aksoy and Abdulfatai (2019), respectively. For the study, we developed items to measure Islamic religious commitment. The instrument used a Likert scale of 1-7 (strongly disagree-strongly agree) for all variables.

4.5 Data Analysis

We employed structural equation modeling using AMOS 23.0 to test the research model. It was chosen as it is user-friendly (Hair et al., 2017) and allows us to examine complex relationships among variables in a model (Ascarya & Tekdogan, 2022). AMOS is one of the covariance-based structural equation modeling (CB-SEM), which is regarded as “hard modelling” whereas PLS-SEM is viewed as “soft modeling” (Ascarya & Tekdogan, 2022). Most of the authors have used CB-SEM more than PLS-SEM (Hair et al., 2017; (Dash & Paul, 2021). Hair et al. (2017) argued that those methods are complementary, not competitive. The choice of method depends on the research objective. Both methods are equally effective for developing the structural relationship (Dash & Paul, 2021). Thus, the results of the two methods should not be compared (Rigdon et al., 2017). Dash and Paul (2021) argued that if the existing theory needs to be tested and confirmed, CB-SEM is the right choice. Therefore, it is reasonable to choose CE-SEM for the study.

Since the data were collected from a single source, the possibility of common method bias was tested. The factor loading did not decrease much from the measurement model compared to the measurement model with the addition of the common latent factor. The average decrease in factor loading was 0.003, and the decrease was no more than 0.15. It can be concluded that the contribution of common method bias to this model is very low.

5. Findings

5.1 Respondent Characteristics

Table 2 summarizes the samples' characteristics. Most respondents (80.8%) were university students. Moreover, most of the samples (86.0%) were unemployed and financially supported by their family. Young Indonesian consumers have been pointed out to have a strong intention to use PayLater. Therefore, they were appropriate as the samples, as this research examined their intention to predict their actual behaviour. They were not PayLater users, but this research could predict their actual behaviour to use PayLater in the future. At the time of data gathering, they were not the actual user of PayLater and global luxury brands. As already mentioned in the literature review, the samples might not necessarily have experience using PayLater and be able to purchase global luxury brands at the time of data gathering, as the study predicts their intention.

Table 2. The characteristics of the samples in the study of the effect of materialism, global luxury brand admiration, conspicuous consumption on intention to use PayLater: the moderating role of Islamic religious commitment

Variables	Frequency	Percentage (%)
Districs		
Mataram	128	35.2
West Lombok	66	18.1
Central Lombok	72	19.8
East Lombok	98	26.9
The most used e-commerce		
Shopee	329	90.4
Tokopedia	12	3.3
Zalora	5	1.4
others	18	4.9
Job		
Student/unemployed	294	80.8
Private employee	29	8.0
Civil servant	13	3.6
Businessman	28	7.7
Gender		
Male	153	42.0
Female	211	48.0
Age		
17-20	162	44.5
21-25	153	42.0
26-30	29	8.0
31-37	20	5.5
Income/pocket money		
< 2 m rupiah	313	86.0
2 - 5 m rupiah	1	0.3
5 - 10 m rupiah	34	9.3
10 - 15 m rupiah	16	4.4
> 15 m rupiah	0	0

5.2 Measurement Model Results

We performed a two-stage confirmatory factor analysis (CFA) approach to examine the measurement and structural models (Anderson & Gerbing, 1988). As a result, we verified

the validity, reliability, and empirical data conformity in the measurement model. We could also estimate the statistical significance for every path coefficient and the significance level of the hypotheses in the structural model.

Confirmatory factor analysis (CFA) indicated that seven items had to be deleted for further analysis as they had a standardized loading of less than the threshold of 0.5 (Hair et al., 2014). They were: Materialism (M.6 = 0.11), Islamic Religious Commitment (IRC.1 = 0.19; IRC.2 = 0.45; IRC.7 = 0.45), Global Luxury Brand Admiration (GLBA.7 = 0.45), and CC (MOT.1 = 0.48; NB.3 = 0.43). The loadings of the remaining items were all above the threshold and significant ($p < 0.01$). The results show acceptable model fit indices (see (Hair Jr et al., 2014) The model fit results in the CFA model are $\text{CMIN}/\text{DF} = 1.731$, $\text{GFI} = 0.901$, $\text{AGFI} = 0.879$, $\text{CFI} = 0.965$, $\text{TLI} = 0.960$, $\text{RMSEA} = 0.045$, and $\text{NFI} = 0.921$. The overall model fit from various model fit indices explains the high model fit. The results can be observed in Figure 2.

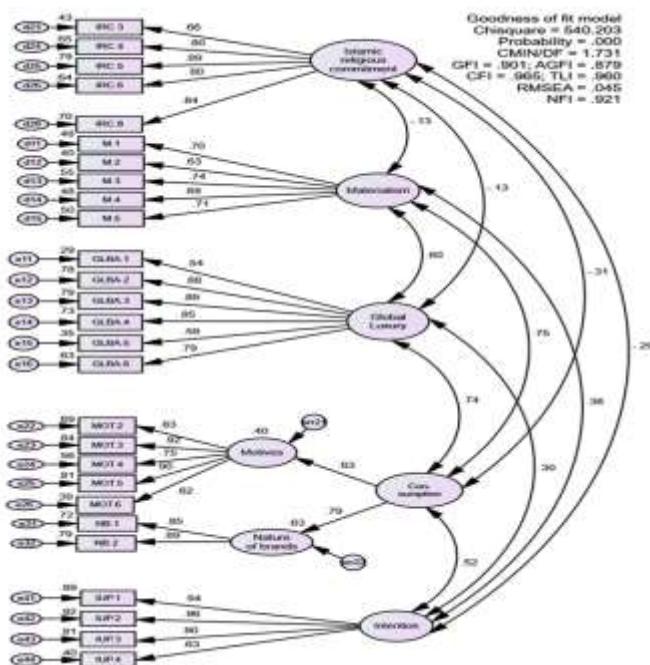


Figure 2. The measurement model of the effect of materialism, global luxury brand admiration, conspicuous consumption on intention to use PayLater: the moderating role of Islamic religious commitment

Table 3 also indicates that the composite reliability (CR) values and Cronbach's α scores for all constructs were above the recommended cut-off of 0.70 (Hair et al., 2017), demonstrating good reliability. Similarly, each construct's average variance extracted (AVE) was above the threshold of 0.5 (Hair et al., 2017).

Table 3. Reliability and validity of independent, dependent, mediating, and moderating variables

Construct/item	Loading factor	CR	AVE	Cronbach's Alpha
Materialism (Shammout et al., 2022)				
1) I admire people who own luxury items	0.702			
2) I like having something that impresses people	0.713			
3) I really like luxury goods	0.745	0.835	0.503	0.818
4) My life would be better if I had something that I don't have right now	0.684			
5) I would be happier if I could own more things	0.701			
Islamic religious commitment				
1) Apart from the obligatory worship, I try to carry out sunnah worship	0.660			
2) I often read books and magazines about Islam	0.804			
3) I take time to increase my understanding of the Islamic religion	0.890	0.899	0.643	0.891
4) I diligently follow Islamic religious studies	0.802			
5) My religious commitments influence the way I live	0.836			
Global luxury brand admiration (adapted from Sulhaini et al., 2020)				
1) I really like luxury global brands	0.542			
2) I love global luxury brands	0.881			
3) I devote attention to global luxury brands	0.891			
4) For me, global luxury brands are always special	0.854	0.895	0.596	0.882
5) For me, global luxury brands are very tempting	0.593			
6) For me, global luxury brands are worthy of being coveted	0.793			
Conspicuous consumption				
First order				
Motives	0.632	0.704	0.511	0.870
Nature of brands				
Second order				
1) Nature of the brand (developed by the authors)	0.789			0.860
2) I prefer well-known luxury brands	0.848	0.861	0.756	
3) I prefer luxury brands with flashy logos	0.890			
Motives (Apaolaza et al., 2022)				
1) I want to buy luxury brands to show I am rich	0.832			
2) I want to buy a luxury brand to show off	0.916	0.904	0.658	0.887
3) I want to buy luxury brands to show my social status	0.750			

Table 3. Reliability and validity of independent, dependent, mediating, and moderating variables (Continue)

Construct/item	Loading factor	CR	AVE	Cronbach's Alpha
Motives (Apaolaza et al., 2022)				
4) I want to buy luxury brands to show prestige	0.899	0.904	0.658	0.887
5) I want to buy a luxury brand to improve my self-image	0.623			
Intention to use Paylater (adapted from Aksoy & Abdulfatai, 2019)				
1) I want to use Paylater to buy global luxury brands	0.944			
2) My desire to use PayLater is very strong whenever I buy global luxury brands	0.957	0.923	0.755	0.899
3) I plan to use PayLater to buy global luxury brands	0.902			
4) I'm very likely to use PayLater in the near future	0.631			

Moreover, in order to evaluate the discriminant validity, we followed the method presented by (Fornell & Larcker, 1981) of 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 4 shows that all values (of inter-factor correlations) are significant at $p < 0.01$, and the data indicate that discriminant validity is guaranteed.

Table 4. Discriminant Validity of the effect of materialism, global luxury brand admiration, conspicuous consumption on intention to use PayLater: the moderating role of Islamic religious commitment

Variables	Mean	SD	(1)	(2)	(3)	(4)	(5)
Materialism (1)	3.47	1.29	(0.709)				
IRC (2)	5.44	0.90	-0.134	(0.802)			
GLBA (3)	3.32	1.34	0.596	-0.128	(0.772)		
CC (4)	2.40	1.05	0.703	-0.314	0.713	(0.715)	
IUP (5)	1.66	1.13	0.388	-0.288	0.299	0.525	(0.869)

Note: The number on the diagonal is the root of AVE; GLBA: global luxury brand admiration; CC: conspicuous consumption; IRC: Islamic Religious commitment; IUP: intention to use PayLater

5.3 Structural Model Results

To verify all hypotheses, we used AMOS for SEM analysis. The hypothesised structural model demonstrated a high satisfactory fit (see Figure 3). The results are $CMIN/DF = 2.526$; $p < 0.000$; $GFI = 0.844$, $AGFI = 0.818$, $CFI = 0.912$, $TLI = 0.904$, $RMSEA = 0.065$ and $NFI = 0.863$; $GFI = 0.850$; $AGFI = 0.818$; $CFI = 0.942$; $TLI = 0.921$; $RMSEA = 0.066$ and $NFI = 0.887$. Furthermore, we calculated the coefficient of determination (R^2) to evaluate the predictive ability of the research model. According to Hair et al. (2014), R^2 above 0.2 is regarded as high and satisfactory in consumer behaviour research. The results suggest a greater value than the critical value for predicting CC (0.754), IUP (0.258), and GLBA (0.356). The results indicated that the model has a high predictive power.

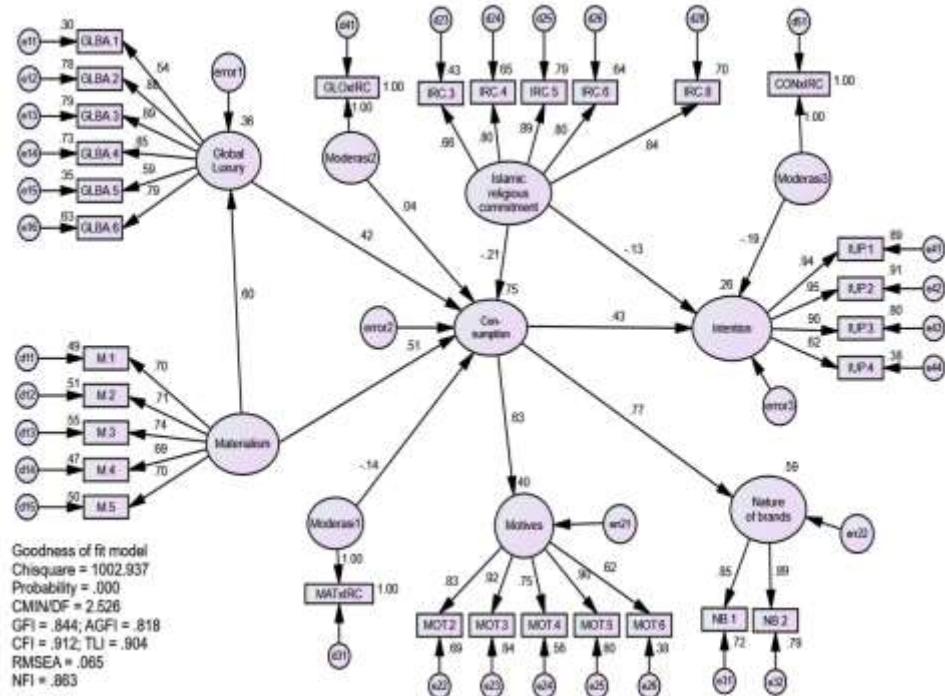


Figure 3. The structural model result of the intention to use PayLater among young Muslim consumers

The results of the hypothesis tests showed that, of the six hypotheses proposed, only one hypothesis was unsupported by data (see Table 4). IRC does not have a moderating role on the link between GLBA and CC. Furthermore, as noted earlier, CC has two dimensions: motivation and the nature of the brand. The relative importance of each dimension varies when constructing CC. The loading of nature of brand (0.789) exceeded that of motivation (0.632). Similarly, the r values between the nature of brand - CC = 0.789, while motivation - CC = 0.632. This suggests that the nature of the brand has a greater power in predicting CC than motivation. CC among young Muslim consumers is more dominated by the nature of the brand, namely the striking nature of the brand incorporating well-known signs, symbols, and names.

Table 5. The result of the hypotheses test of the effect of materialism, global luxury brand admiration, conspicuous consumption on intention to use PayLater: the moderating role of Islamic religious commitment

Hypothesis	B	C.R	p	Conclusion
H1: Materialism → GLBA	0.597	7.992	<0.001**	Supported
H2: Materialism → CC	0.508	4.225	<0.001**	Supported
H3: GLBA → CC	0.421	5.257	<0.001**	Supported
H4: CC → IUP	0.425	6.466	<0.001**	Supported
H5a: GLBA x IRC → CC	0.040	0.823	<0.410	Unsupported
H5b: Materialism x IRC → CC	-0.138	-2.796	0.005*	Supported
H5c: CC x IRC → IUP	-0.187	-3.906	<0.001**	Supported

Note: GLBA: global luxury brand admiration; CC: Conspicuous consumption; IRC: Islamic Religious commitment; IUP: intention to use PayLater, B: Standardized Regression Weights, C.R.: critical ratio, p: probability level *significant at $p<0.05$; **significant at $p<0.001$

5.4 Robustness Check of the Structural Model Result

In order to evaluate the robustness of structural equation models (SEM), several approaches can be utilised to ensure that the model's findings remain valid under various

conditions and assumptions. Robustness testing involves performing multigroup analysis (MGA), which allows for comparisons of the model across different population groups. This is crucial because it provides insights into whether the relationships proposed in the model hold consistently across varying demographics or contexts (Papastathopoulos et al., 2020; Tehseen & Anderson, 2020). This study performed the robustness test using multigroup analysis (MGA) by dividing the research data into two groups. The difference in coefficient in the two groups is tested to determine whether it is significant (Hussein, 2018). If all coefficient difference test results are not significant (C.R. < 2), then the hypothesis model is proven to have high robustness (Table 6). All the coefficients were proven to have differences that were tested to be insignificant, so that the hypothesis model was considered robust.

Table 6. The result of the coefficient difference test for the robustness check

Variables		Group 1	Group 2	Diff.	CR	Conclusion	
Materialism	→	GLBA	0.658	0.590	0.068	0.851	Insignificant
Materialism	→	CC	0.600	0.461	0.139	0.826	Insignificant
GLBA	→	CC	0.412	0.422	0.010	0.750	Insignificant
IRC	→	CC	-0.183	-0.207	0.024	0.213	Insignificant
MaterialismxIRC	→	CC	-0.220	-0.106	0.114	1.055	Insignificant
GLBAXIRC	→	CC	0.018	0.046	0.028	0.228	Insignificant
CONS	→	IUP	0.414	0.441	0.027	0.922	Insignificant
IRC	→	IUP	-0.071	-0.146	0.075	0.874	Insignificant
CONSxIRC	→	IUP	-0.130	-0.231	0.101	1.929	Insignificant

Note: GLBA: global luxury brand admiration; CC: Conspicuous consumption; IRC: Islamic Religious commitment; IUP: intention to use PayLater; Diff: difference; CR: critical ratio

6. Discussion

6.1 The Effect of Materialism on Global Luxury Brand Admiration (GLBA)

Hypothesis 1 expected that materialism would affect global luxury brand admiration. The data of the study supports the hypothesis. The results of this study show that materialism strengthens consumers' admiration of global luxury brands. Materialism instills a strong desire to own high-priced global luxury brands and is associated with luxury spending. Materialistic consumers want global luxury brands not for their utilitarian values but as a symbol of wealth and success. They measure financial success by the accumulation of wealth, the purchase of expensive and luxury-branded goods, and the degree of social or popular recognition they accrue from those who admire their status and looks (Ptudowska & Sękowski, 2018). Materialistic consumers believe that possessing property and tangible assets, such as money and luxury brands, is crucial for achieving satisfaction and happiness. Brands are important instruments for signaling achievement and identity (Sulhaini et al., 2022). Global luxury brands are generally perceived as exclusive, expensive, elite, and of the highest quality. Thus, the brands are admired as symbols of affluence, contentment, and possession.

6.2 The Effect of Materialism on Conspicuous Consumption (CC)

The second hypothesis expected that materialism positively affects the consumer's tendency to show off. The result supports that materialism has a positive association with the tendency (Shammout et al., 2022; Zakaria et al., 2021). The acquisition or ownership of material goods is the main benchmark for success and achievement, as well as social status. A strong tendency to show off encourages consumers to pursue and maintain their dignity through public demonstrations of possessions that signify their wealth and

prosperity. For young consumers, material possessions are perceived as very important because they can be shown off and used as an instrument to demonstrate social status and success. Materialism strengthens the desire to have luxury or expensive materials for public display. Therefore, it can be argued that materialistic consumers pursue symbolic values of products or brands.

6.3 The Effect of Global Luxury Brand Admiration (GLBA) on Conspicuous Consumption (CC)

Most respondents were very young consumers (aged 17-25 years). In comparison to other groups, they have more disposable time to spend on using e-commerce (Huang & Suo, 2021), they were satisfactory substitutes for online consumers (Akram et al., 2021). Students were considered as educated consumers within their society and the right consumer group for investigating Islamic consumer behaviour (Memon et al., 2020). They were students and had not yet worked/had no income. They may not be able to afford it, but they crave global luxury brands with a purpose to show off. The result shows a positive influence of global luxury brand admiration on CC. It seems that for the younger generation, consuming is a way to show off and express “who they are” to others. They have a strong CC tendency (Shin et al., 2021). Individuals with a strong CC tendency emphasise public display of ownership of luxury goods or brands as a way to demonstrate wealth, prosperity, and increase prestige among the general public (Shao et al., 2019). CC has a symbolic shopping goal - to express personality, social status, and group affiliation (Zakaria et al., 2021). The results of this study show that young Muslim consumers desire global luxury brands to be showcased to gain recognition and acceptance in their desired social environment. Even though they live in a religious community, they have a strong desire to own and use global luxury brands. They crave the prestige, high social status, respect, and impression of success that can be obtained from global luxury brands. They dream of using global luxury brands to show who they are and to gain happiness and satisfaction.

6.4 The Effect of Conspicuous Consumption (CC) on Intention to Use PayLater (IUP)

The results of this study indicate that CC tendencies strengthen interest in using PayLater to deal with debt. The study sample mainly consisted of undergraduate students who relied on their parents for financial support. They had strong CC tendencies and intentions to use PayLater. The tendency incurs extra costs (Zakaria et al., 2021). Consumers with limited financial resources tend to CC (Eckhardt et al., 2015). Individuals may feel a strong need to display wealth even when they lack the necessary financial resources, leading them to consider taking on debt as a quick solution. The results of this study show that young Muslim consumers with limited financial capabilities tend to CC, which ultimately encourages them to take on debt and use PayLater.

6.5 The Moderating Roles of Islamic Religious Commitment (IRC) on the Relationship Between Global Luxury Brand Admiration (GLBA) and Conspicuous Consumption (CC)

Mirkhah and Karami (2020) argue that a global approach to consumer tastes and lifestyles cannot be successfully applied in a religious market. Since consumers in Muslim countries have different tastes, global standards would not be effective. Nonetheless, the results of this study suggest that young Muslim consumers follow the global consumer culture and are even part of a global community where members from various countries show the same desires, tastes, and lifestyles.

Moreover, Zakaria et al., (2021) suggested that religiosity does not hinder Muslim consumers' decisions to purchase luxury consumption. This study provides further support for the view that IRC does not weaken the influence of GLBA on consumers' tendency to show off. Young Muslim consumers adopt a global consumer culture, which is considered to be in accordance with the principles of the Islamic faith. They covet global luxury brands without feeling guilty or sinful. They crave high-profile, prestigious luxury global brands to elevate their self-image and social position, and to convey an appearance of wealth. By using luxury global brands, consumers can show that they are comparatively rich and have a high social status (Zakaria et al, 2021).

6.6 The Moderating Roles of Islamic Religious Commitment (IRC) on The Relationship Between Materialism and Conspicuous Consumption (CC)

Materialism strengthens the desire to buy luxury brands for inconspicuous and conspicuous motives (Lee et al., 2021). The results of this study also show that the religious commitment of young Muslim consumers is able to weaken the influence of materialism on the tendency to show off. They understand religious teachings and have a strong commitment to implementing them. This can weaken their desire to show off. In other words, young materialist Muslim consumers who are devout will tend not to show off but rather consume inconspicuously.

Religiousness can inhibit consumer behaviour (Alsaad et al., 2022). Ratnasari et al. (2023) found that ownership of luxury goods is not always considered contrary to Islamic teachings and that the consumption of luxury goods depends on intention. If the intention is to show off and cause feelings of envy and jealousy, then the consumption of luxury goods cannot be justified in Islamic teachings. Consumers may choose luxury brands for inconspicuous consumption because of their desire for an ideal, adequate, and modest lifestyle, as well as for aesthetic and practical reasons, and the appeal of brands that are not easily recognisable (Wu et al., 2017). The results of this study further show that IRC can play a role in weakening the influence of materialism on CC tendencies.

6.7 The Moderating Roles of Islamic Religious Commitment (IRC) on The Relationship Between Conspicuous Consumption (CC) and Intention to Use PayLater (IUP)

The last hypothesis predicts that Islamic religious commitment can weaken young muslim consumers to get into debt. This study shows that despite a strong tendency for CC, IRC can discourage young consumers from using conventional PayLater since they understand and obey the teachings of their religion (Abdullahi et al., 2018). Consumers' intention to use PayLater may reflect their positive emotion to use the service (Permasih et al., 2024). Nevertheless, the study suggests that the commitment plays a crucial role in explaining and understanding young Muslim consumers' behavior, the commitment serves as a guide for their life and a moral foundation (Akbar et al., 2025) Youthful materialistic Muslim consumers may seek comfort, equilibrium, and a high quality of life rather than a desire to flaunt their possessions. This study further shows that IRC weakens the impact of materialism on ostentatious behaviour and debt accumulation.

6.8 Managerial Implications

Global luxury brands are highly desired, and possessing them is not seen as contradicting Islamic beliefs. Even though the mean value of GLBA is only 3.22, however global luxury brand owners have promising sales opportunities in the Muslim market. To benefit from these opportunities, they must preserve customers' favourable sentiments by maintaining the distinctiveness and benefits of their brands. This requires an in-depth understanding

of the attitudes and viewpoints of young Muslim consumers towards their brands. This awareness will enable them to create international marketing plans to boost their brand image, ensuring that their brands continue to be highly desired, appreciated, and cherished by Muslim consumers.

This research analyzed consumers' intention by which their actual behaviour can be predicted. The findings show a strong desire to use Paylater for debt among young Muslim consumers. This indicates that they could become the largest users later. To assist them to avoid paying interest or *riba*, PayLater's owners should provide services according to Islamic teaching and/or encourage young Muslim consumers to restrict their use of its services for a period of less than the interest-free period of 30 days. This is particularly important since the mean score of Islamic religious commitment is relatively high, which means that young Muslim consumers still adhere to the teachings of their religion. Alternatively, they could extend the interest-free loan period. Bank Central of Indonesia (Bank Indonesia) has a pivotal role in the national payment system. In order to prevent young consumers from getting trapped in debt, the institution should develop regulations and improve the monitoring system on PayLater services (bank or non-bank). Also, Bank Indonesia needs to encourage the emergence of a payment system that is more in line with Islamic teachings. This may also support the rapid growth of online transactions in e-commerce. Accordingly, the Indonesian Financial Services Authority (OJK) has the function of carrying out an integrated regulatory and supervisory system for all activities in the financial services sector. This institution could be more active in combating increasing debt among young consumers by raising the minimum age and income thresholds for users of PayLater's services. The samples in this research were primarily young people who were still students with no job and income, but they had the intention to use PayLater to incur debt. Restrictions by the government and PayLater are extremely important before major social problems arise.

6.9 Theoretical Contribution

The objective of the study has been achieved successfully. It has provided significant insights into the behaviour of young Muslim consumers towards global luxury brands, the tendency to show off, materialism, and the willingness to incur debt with PayLater. The study contributes to Islamic consumer behaviour theory (ICBT). This study provides insights on how Islamic religious commitment can prevent the desire of young Muslim consumers to get into debt and show off. Nevertheless, the commitment is unable to reduce their desire for global luxury brands as they think it does not conflict with Islamic teachings. Being young Muslim, they are not reluctant to embrace global consumer culture. Young Muslim consumers admire global luxury brands for quality and values.

6.10 Limitations

In common with other research, the study was affected by limitations that provide potentially valuable direction for further research. First, the intention to use PayLater was used as a proxy for young consumers' actual behaviour. Second, the samples were conveniently selected, which may incur potential results bias. Third, the sample comes from an island inhabited by a community dominated by devout Muslims, yet it is believed that young consumer behaviour may vary from one community to another. Fourth, the evaluation of global luxury brand admiration was limited by the absence of details of product categories. Fifth, the samples came from one small island, and the samples' religious education was not analyzed. The study relies on a convenience sample from Lombok, an island known for its religious conservatism. This limits generalizability to more diverse Muslim communities in Indonesia. Last, this study has not revealed a clearer difference between Western and Islamic perspectives on conspicuous consumption.

Further research is expected to be able to explore this issue and make a significant contribution to the theory.

7. Conclusion

The study aimed at developing and testing a model of the influence of materialism and global luxury brand admiration (GLBA) on conspicuous consumption (CC) tendencies and intention to use conventional PayLater (IUP). The study also positions Islamic religious commitment (IRC) as a moderating variable, which has negative effects on the following links: GLBA-CC, Materialism-CC, and between CC and IUP. The results show that IRC does not have a moderating role in the relationship between GLBA and CC. However, IRC can weaken the influence of materialism on CC tendencies and reduce the impact of CC on the intention to use PayLater for debt.

This study shows that young consumers who value material possessions have a strong desire for global luxury brands that they can show off. This tendency drives their willingness to go into debt. However, this study also shows that IRC can weaken the influence of materialist traits on the tendency to show off and go into debt. This commitment is also able to reduce the influence of the tendency to show off on their willingness to take on debt. According to the findings of this survey, young Muslim consumers continue to follow their religion's precepts not to flaunt their wealth or incur debt.

Nonetheless, the results of this study show that commitment to religious teachings does not weaken the influence of GLBA on the tendency to show off. These results show that young Muslim consumers' desire for global luxury brands is not seen as opposed to religious teachings. The consumers like, love, admire, and crave global luxury brands because they are seen as having special qualities and advantages. For them, the benefits and privileges of global brands are worthy of being coveted and shown to the public without feeling guilty. As members of a global society with a global consumer culture, young Muslim consumers do not see this adoration as a breach of Islamic principles. However, this study also demonstrates that IRC might reduce the impact of a materialistic character on the tendency to consume conspicuously or lead to unobtrusive spending. The intentions to use PayLater can be generated by a propensity to show off. Nevertheless, this study also shows that IRC can reduce the influence of this tendency on consumers' willingness to incur debt, so that people are not easily tempted into debt despite a strong propensity to show off.

8. Recommendation

As suggested by the identified limitation of the study. Some recommendations are proposed, namely, first, future studies might be carried out by utilising their actual behaviour. Second, future investigations shall involve randomly selected samples. Third, future research could investigate young consumer behaviour by including various communities in the country. Fourth, it is highly recommended that future studies measure the admiration in various product categories to uncover consumers' behaviour in greater detail. Fifth, future research should examine the impact of consumers' religious educational backgrounds. A fruitful area for further research would be a comparison of the behaviour of consumer groups with a formal religious education (i.e., from a madrasah, an Islamic boarding school, or an Islamic higher education institute) with that of consumer groups with non-religious formal educational backgrounds.

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