International Journal of Economics, Business and Innovation Research
https://e-journal.citakonsultindo.or.id/index.php/IJEBIR
E-ISSN : 2964-0865
IJEBIR

The Influence Of Convenience, Payment Methods And Sharia Financial Literacy On Purchasing Decisions On Shopee E-Commerce Among Febi Uin Sts Jambi Students

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Abstract

The development of e-commerce has increased changes in consumer behavior in conducting digital transactions, especially among students. This study aims to analyze the influence of convenience, payment methods, and Islamic financial literacy on purchasing decisions on Shopee e-commerce among students of the Faculty of Islamic Economics and Business, UIN Sultan Thaha Saifuddin Jambi. This study uses a quantitative approach with an associative research type. The study population was 2,087 FEBI students of UIN STS Jambi from the 2022 to 2025 academic year, with a sample of 100 respondents selected through a purposive sampling technique. The research instrument used a Likert scale questionnaire, while data analysis was carried out through validity tests, reliability tests, classical assumptions, multiple linear regression, t-tests, F-tests, and coefficients of determination using SPSS. The results showed that convenience did not significantly influence purchasing decisions, while payment methods and Islamic financial literacy had a positive and significant effect on purchasing decisions. Simultaneously, the three independent variables had a significant effect on purchasing decisions with a coefficient of determination of 65.5%. In conclusion, students' purchasing decisions on Shopee are more influenced by the flexibility of payment methods and understanding of Islamic financial literacy than by the ease of use of the application.

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Keywords: E-commerce, Financial Literacy, Islamic Finance, Payment Method, Purchase Decision

INTRODUCTION

The development of information technology and the internet has transformed people's buying and selling activities from conventional to digital transactions through various e-commerce platforms such as Shopee, Tokopedia, and Lazada. Ease of access, product search features, recommendation systems, automated chatbots, and increasingly fast delivery services have made online shopping a part of people's lifestyles, especially among the younger generation, workers, and students (Murtiadi & Rahmawati, nd; Solihat, 2022).

One of the fastest-growing e-commerce platforms is Shopee. This platform is highly popular in Indonesia and various Southeast Asian countries due to its features that support easy transactions, such as product search, promotions, cashback, free shipping, and Shopee Live. According to APJII data, Shopee is the most frequently accessed e-commerce platform by Indonesians, with a percentage of 53.22%. This demonstrates its strong appeal due to its ability to provide practical, easy, and tailored services to consumer needs (Sabila & Kusumaningrum, 2020; Ginee, 2025).

Purchasing decisions are the process by which consumers determine which products to purchase, through the stages of identifying needs, seeking information, considering options, and ultimately making a purchase (Kotler & Keller, 2016). In e-commerce, purchasing decisions can be influenced by various factors, one of which is the app's ease of use. However, research findings differ on the effect of ease of use on purchasing decisions. Sari (2021) found that ease of use significantly impacted purchasing decisions, while Adillah et al. (2025) showed that ease of use had no effect on purchasing decisions on Shopee.

Besides convenience, payment methods are also a factor influencing purchasing decisions. Shopee offers various payment options such as ShopeePay, PayLater, bank transfer, credit or debit cards, and COD, providing flexibility for consumers. However, a variety of payment methods may not necessarily improve purchasing decisions if consumers don't feel secure and that they don't meet their needs. Research by Sari et al. (2024) and Handayani et al. (2022) shows that payment methods influence purchasing decisions among Shopee users.

Another issue of concern is the Islamic financial literacy of FEBI students at UIN STS Jambi in conducting online transactions. As Islamic economics students, they are

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expected to understand Islamic financial principles, such as the prohibition of usury, honesty in transactions, and the use of sharia-compliant services. However, a pre-survey of 40 students showed that only 55% of respondents consistently considered Islamic financial literacy aspects in transactions, while 65% had made unplanned purchases. This situation indicates that Islamic financial literacy has not yet fully become a primary consideration in students' purchasing decisions. In fact, Islamic financial literacy can influence a person's ability to make wise economic decisions (Financial Services Authority [OJK], 2021; Lusardi & Mitchell, 2014).

Based on these phenomena and problems, this study aims to analyze the influence of convenience, payment methods, and Islamic financial literacy on purchasing decisions on the e-commerce platform Shopee among FEBI students at UIN Sultan Thaha Saifuddin Jambi. This research is important to understand student consumer behavior in the digital era and to provide input for e-commerce managers in improving transaction services. The novelty of this study lies in combining the variables of convenience, payment methods, and Islamic financial literacy with FEBI students at UIN Sultan Thaha Saifuddin Jambi who have a background in Islamic economics as the subject.

RESEARCH METHODS

This study uses a quantitative approach with an associative research type. The quantitative approach is used because this study measures the relationship between variables numerically through statistical analysis, while the associative study aims to determine the effect of convenience (X1), payment methods (X2), and Islamic financial literacy (X3) on purchasing decisions (Y) of FEBI students at UIN Sultan Thaha Saifuddin Jambi on Shopee e-commerce. This study was conducted at the Faculty of Islamic Economics and Business, UIN Sultan Thaha Saifuddin Jambi from February to April 2026 which included the preparation stage, data collection, and research analysis.

The population in this study were 2,087 students of the Faculty of Islamic Economics and Business, UIN Sultan Thaha Saifuddin Jambi, from the academic year 2022 to 2025. A population is the entire object or subject that has certain characteristics to be studied and conclusions drawn (Hasan, 2004). The research sample was determined using a purposive sampling technique with the criteria of being active students of the Faculty of Islamic Economics and Business, UIN STS Jambi, having made a purchase through Shopee at least once in the last three months, and being willing to complete the questionnaire completely. The sample size was calculated using

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the Slovin formula with a 10% error rate, resulting in 100 respondents. The use of this error rate refers to the opinions of Sugiyono (2019) and Arikunto (2013) who stated that a 10% error rate can be used in social research, taking into account the limitations of the study.

The research instruments used were observation, interviews, and questionnaires. Observations were conducted to obtain an overview of digital transaction behavior and student shopping habits on the e-commerce platform Shopee (Sugiyono, 2019). Interviews were used to obtain information about students' experiences and reasons for using digital payment methods (Bungin, 2013). Meanwhile, a questionnaire was used as the main instrument to measure the variables of convenience, payment methods, Islamic financial literacy, and purchasing decisions using a five-level Likert scale. The research variable indicators refer to the concept of Perceived Ease of Use (Davis, 1989), the Technology Acceptance Model of Venkatesh and Davis (2000), Pohan's (2013) payment methods, Islamic financial literacy, and the stages of purchasing decisions by Kotler and Keller (2016).

Data analysis was conducted using statistical methods with the aid of Microsoft Excel and the SPSS application. The analysis stages included data quality testing, namely validity and reliability testing. Validity testing was conducted using Pearson Product Moment correlation to determine the accuracy of the research instrument, while reliability testing used Cronbach's Alpha to measure instrument consistency (Ghozali, 2021; Forester et al., 2024). Next, classical assumption tests were conducted, consisting of normality, multicollinearity, and heteroscedasticity tests, to ensure the feasibility of the regression model (Ghozali, 2021; Basuki & Prawoto, 2016).

Multiple linear regression analysis was used to determine the effect of convenience, payment methods, and Islamic financial literacy on purchasing decisions. Hypothesis testing was conducted using a t-test to determine the partial effect of variables and an F-test to determine the simultaneous effect of variables (Nachrowi & Usman, 2002). Furthermore, the coefficient of determination (R^2) test was used to determine the ability of the independent variables to explain changes in students' purchasing decisions.

The research procedure was carried out through several stages: the preparation stage by defining the problem and developing research instruments, the data collection stage by distributing questionnaires to FEBI UIN STS Jambi students who met the sample criteria, and the data processing and analysis stage using SPSS. The analysis results were then used to determine the effect of convenience, payment methods, and

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Islamic financial literacy on students' purchasing decisions on the Shopee e-commerce platform.

RESULTS AND DISCUSSION

Data Quality Test

Table1Validity Test of Ease Variable

Question Items	R count	R table	Information
X1.1	0.621	0.197	Valid
X1.2	0.615	0.197	Valid
X1.3	0.654	0.197	Valid
X1.4	0.605	0.197	Valid
X1.5	0.585	0.197	Valid
X1.6	0.627	0.197	Valid
X1.7	0.680	0.197	Valid
X1.8	0.589	0.197	Valid
X1.9	0.576	0.197	Valid

Based on Table 1, the results of the validity test show that all statement items in the Ease variable (X1) have a calculated r value greater than the table r of 0.197. Thus, all statement items in the Ease variable are declared valid and suitable for use as research instruments.

Table2 Validity Test of Payment Method Variable

Question Items	R count	R table	Information
X2.1	0.528	0.197	Valid
X2.2	0.603	0.197	Valid
X2.3	0.664	0.197	Valid
X2.4	0.669	0.197	Valid

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X2.5	0.667	0.197	Valid
X2.6	0.698	0.197	Valid
X2.7	0.703	0.197	Valid
X2.8	0.638	0.197	Valid
X2.9	0.636	0.197	Valid
X2.10	0.670	0.197	Valid

Based on Table 2, the validity test results show that all statement items in the Payment Method variable (X2) have a calculated r value greater than the table r of 0.197. Thus, all statement items in the Payment Method variable are declared valid and suitable for use as research instruments.

Table3 Validity Test of Sharia Financial Literacy Variables

Question Items	R count	R table	Information
X3.1	0.656	0.197	Valid
X3.2	0.558	0.197	Valid
X3.3	0.670	0.197	Valid
X3.4	0.630	0.197	Valid
X3.5	0.633	0.197	Valid
X3.6	0.724	0.197	Valid
X3.7	0.675	0.197	Valid
X3.8	0.680	0.197	Valid
X3.9	0.651	0.197	Valid
X3.10	0.721	0.197	Valid

Based on Table 3, the validity test results show that all statement items in the Sharia Financial Literacy variable (X3) have a calculated r value greater than the table r of 0.197. Thus, all statement items in the Sharia Financial Literacy variable are declared valid and suitable for use as research instruments.

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Table.4 *Purchasing Decision Validity Test*

Question Items	R count	R table	Information
Y. 1	0.610	0.197	Valid
Y.2	0.726	0.197	Valid
Y.3	0.685	0.197	Valid
Y.4	0.646	0.197	Valid
Y.5	0.633	0.197	Valid
Y.6	0.671	0.197	Valid
Y.7	0.659	0.197	Valid
Y.8	0.662	0.197	Valid
Y.9	0.620	0.197	Valid

Based on Table 4, the validity test results show that all statement items in the Purchase Decision variable (Y) have a calculated r value greater than the table r of 0.197. Thus, all statement items in the Purchase Decision variable are declared valid and suitable for use as research instruments.

Table5*Reliability Test Results*

Variables	Cronbach's Alpha	Reliability Standards	Information
X1	0.792	0.70	Reliability
X2	0.843	0.70	Reliability
X3	0.856	0.70	Reliability
Y	0.833	0.70	Reliability

Based on the reliability test results in table 5 on the side, all research variables obtained Cronbach's Alpha values above 0.70, namely (X1) of 0.792, (X2) of 0.843, (X3) of 0.856, and (Y) of 0.833. This indicates that all research instruments have met the reliability criteria, so they can be declared reliable and suitable for use in research.

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Classical Assumption Test Results

Table.6 *Normality Test Results*

One-Sample Kolmogorov-Smirnov Test

			Unstandardized Residual
N			100
Normal Parameters[a,b]	Mean		.0000000
	Std. Deviation		2.17437697
Most Extreme Differences	Absolute		.083
	Positive		.083
	Negative		-.065
Test Statistic			.083
Asymp. Sig. (2-tailed)[c]			.087
Monte Carlo Sig. (2-tailed)[d]	Sig.		.088
	99% Confidence Interval	Lower Bound	.081
		Upper Bound	.095

Based on the results of the normality test using the One-Sample Kolmogorov-Smirnov Test method, the Asymp. Sig. (2-tailed) value was 0.087, which is greater than 0.05. This indicates that the residual data is normally distributed, so the normality assumption in the regression model has been met and the regression model is suitable for further analysis.

Table.7*Multicollinearity Test Results*

Coefficients[a]

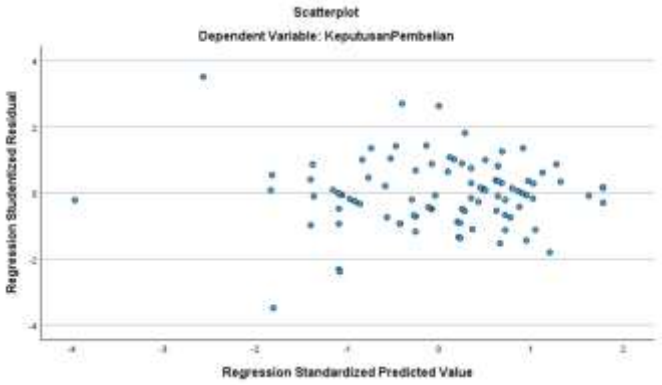
Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	1.631	2.825		.577	.565		
	Kemudahan	.111	.125	.109	.890	.375	.244	4.106
	Metode Pembayaran	.350	.118	.374	2.955	.004	.225	4.452
	Literasi Keuangan Syariah	.411	.072	.432	5.724	<.001	.632	1.581

Based on the results of the multicollinearity test shown in the table above, it can be concluded that the tolerance value of the three variables is greater than 0.10 and the VIF value of the three variables is less than 10.00, so it is declared suitable for use in this study because there are no symptoms of multicollinearity in the regression model.

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Table. 8 *Heteroscedasticity Test Results*



Based on the results of the heteroscedasticity test using the Scatterplot method in the image above, it can be seen that the data points are randomly distributed above and below the number 0 on the Y-axis and do not form a specific pattern, such as a wavy, narrowing, or widening pattern. This indicates that the regression model does not experience symptoms of heteroscedasticity, so the regression model is declared suitable for use in this study.

Multiple Linear Regression Test Results

Table.9 Multiple Linear Regression Test Results

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	1.631	2.825		.577	.565
	Kemudahan	.111	.125	.108	.890	.375
	MetodePembayaran	.350	.118	.374	2.955	.004
	LiterasiKeuanganSyariah	.411	.072	.432	5.724	<.001

a. Dependent Variable: KeputusanPembelian

Based on the results of multiple linear regression analysis, the regression equation obtained is Y = 1.631 + 0.111X_1**+ 0.350X_2+ 0.411X_3+ e**. The constant value of 1.631 indicates that if the variables of Convenience, Payment Method, and Sharia Financial Literacy have a fixed value, then the Purchase Decision is 1.631. The regression coefficient of Convenience (X_1) of 0.111, Payment Method (X_2) of 0.350, and Sharia Financial Literacy (X_3) of 0.411, all of which are positive, indicating that an increase in these three variables will increase Purchasing Decisions. The Sharia Financial Literacy variable has the greatest increasing influence compared to other variables.

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Research Hypothesis Test Results

Table 10 Partial Test Results (t)

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	1.631	2.825		.577	.565
	Kemudahan	.111	.125	.108	.890	.375
	Metode Pembayaran	.350	.118	.374	2.955	.004
	Literasi Keuangan Syariah	.411	.072	.432	5.724	<.001

a. Dependent Variable: Keputusan Pembelian

The results of the t-test show that the Ease variable (X_1) has a significance value of 0.375 > 0.05 and t count 0.890 < t table 1.985, so it does not have a significant effect on Purchasing Decisions. Payment Method Variable (X_2) obtained a significance value of 0.004 < 0.05 and a calculated t of 2.955 > 1.985, thus having a significant effect on Purchasing Decisions. Furthermore, the Sharia Financial Literacy variable (X_3) has a significance value of <0.001 <0.05 and t count of 5.724 > 1.985, so it has a significant influence on Purchasing Decisions.

Table 11 Simultaneous Test Results

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	887.326	3	295.775	60.664	<.001[b]
	Residual	468.064	96	4.876		
	Total	1355.390	99			

a. Dependent Variable: Keputusan Pembelian
b. Predictors: (Constant), Literasi Keuangan Syariah, Kemudahan, Metode Pembayaran

Based on the results of the F test in Table 4.13, it is known that the significance value for the Ease variable (X_1), Payment Method (X_2), and Sharia Financial Literacy (X_3) simultaneously on the Purchase Decision (Y) is < 0.001 < 0.05 and the calculated F value > F table, namely 60.664 > 2.70. Thus, H_0rejected and $H_a$accepted, which means that Convenience, Payment Methods, and Sharia Financial Literacy together (simultaneously) have a significant influence on Purchasing Decisions.

Results of the Coefficient of Determination (R2) Test

Table 12 Results of the Coefficient of Determination (R2)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.809[a]	.655	.644	2.20809

a. Predictors: (Constant), LiterasiKeuanganSyariah, Kemudahan, MetodePembayaran
b. Dependent Variable: KeputusanPembelian

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Based on the Model Summary table, the R Square (R^2) value obtained was 0.655 or 65.5%. This shows that the Ease variable (X_1), Payment Method (X_2), and Sharia Financial Literacy (X_3) is able to explain the variation in Purchasing Decisions (Y) by 65.5%, while the remaining 34.5% is influenced by other variables outside the research.

The Adjusted R Square value is 0.644, or 64.4%, meaning that after adjustment, the three independent variables have a 64.4% influence on Purchasing Decisions. Meanwhile, the Standard Error of the Estimate value of 2.20809 indicates the magnitude of the regression model's prediction error.

DISCUSSION

1. The Effect of Convenience on Purchasing Decisions

Based on the results of the partial test (t-test), the Convenience variable does not have a significant effect on Purchasing Decisions among students of the Faculty of Islamic Economics and Business, UIN Sulthan Thaha Saifuddin Jambi who use Shopee. This is evidenced by the significance value of 0.375, which is greater than 0.05, and the calculated t-value of 0.890, which is smaller than the t-table of 1.985. Therefore, the first hypothesis (H_1) rejected.

The research results show that ease of use of the Shopee app is not yet a primary factor influencing students' purchasing decisions. This may be because the majority of respondents are accustomed to using various marketplace platforms, so ease of use is considered a basic feature available on most e-commerce platforms. Therefore, despite Shopee's user-friendly system, this factor is no longer a primary consideration for students in making purchasing decisions.

Furthermore, students, as a user group closely connected to technological developments, tend to prioritize other factors, such as convenient payment methods, promotions, and the product's suitability to their needs. Therefore, app usability did not significantly influence purchasing decisions in this study.

In this study, students considered other aspects deemed more important, namely practical, secure, and diverse payment methods and Islamic financial literacy, which relates to the suitability of transactions based on Islamic principles. This is evident from the partial test results, which show that both variables significantly influence purchasing decisions, while convenience did not.

The results of this study are inconsistent with the Technology Acceptance Model (TAM) proposed by Davis (1989), which explains that perceived ease of use can influence technology acceptance and user decisions regarding a system. The

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differences in these results indicate that the influence of a theory can vary based on respondent characteristics, technological developments, and the research context. In this study, Shopee's ease of use has been considered a basic feature and is no longer a primary factor in determining purchasing decisions.

The results of this study also differ from those of Putri and Iriani (2020), who stated that ease of use has a positive and significant influence on purchasing decisions using Shopee PayLater. The study explained that the easier a system is to use, the more likely consumers are to make a purchase. The difference in these results is likely due to differences in respondent characteristics, research subjects, and the focus of Shopee PayLater feature usage, whereas this study examined Shopee users in general.

2. The Influence of Payment Methods on Purchasing Decisions

Based on the results of the partial test (t-test), the Payment Method variable has a positive and significant effect on Purchasing Decisions. This is evidenced by a significance value of 0.004, which is smaller than 0.05, and a calculated t-value of 2.955, which is greater than the t-table of 1.985. Therefore, the second hypothesis (H_2) accepted.

The results of this study indicate that the better and more diverse the payment methods available on Shopee, the higher the student's purchasing decisions. Various payment options, such as ShopeePay, bank transfers, digital wallets, cash on delivery (COD), and payments through retail outlets, provide consumers with convenience, flexibility, and a sense of security when completing transactions.

Students, as active e-commerce users, tend to choose platforms that offer fast, easy payment processes that meet their needs. Therefore, payment methods are a crucial factor in influencing purchasing decisions on the Shopee marketplace.

The results of this study align with those of Handayani et al. (2022), which found that payment methods have a positive and significant influence on purchasing decisions on the Shopee marketplace. Ease of choosing a payment method can increase consumer convenience, thus encouraging purchasing decisions.

This research is also supported by research by Rusdiana et al. (2023), which shows that payment methods on the Shopee marketplace play a role in influencing purchasing decisions. Diverse, secure, fast, and easily accessible payment options can increase student interest in making transactions through Shopee.

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3. **The Influence of Islamic Financial Literacy on Purchasing Decisions**

Based on the results of the partial test (t-test), the Islamic Financial Literacy variable has a positive and significant effect on Purchasing Decisions. This is evidenced by a significance value of less than 0.001 and a calculated t-value of 5.724, which is greater than the t-table of 1.985. Therefore, the third hypothesis (H_3) accepted.

The research results show that the better students' Sharia financial literacy, the better their purchasing decisions. Students who understand Sharia financial principles tend to better consider product benefits, transaction risks, and the suitability of purchasing activities to Sharia principles.

As students of the Faculty of Islamic Economics and Business, respondents have an understanding of financial management based on sharia principles so they are able to make purchasing decisions in a more rational, planned, and responsible manner.

The results of this study align with those of Rizqullah et al. (2025), which found that financial literacy has a positive and significant influence on purchasing decisions using Shopee PayLater. This study explains that individuals with a high level of financial literacy are better able to evaluate the benefits, risks, and financial consequences before making a purchasing decision.

4. **The Influence of Convenience, Payment Methods, and Sharia Financial Literacy on Purchasing Decisions**

Based on the results of the simultaneous test (F test), the calculated F value was 60.664 with a significance value of <0.001. This value is smaller than 0.05, so it can be concluded that the variables of Convenience, Payment Method, and Sharia Financial Literacy together have a significant influence on Purchasing Decisions among students of the Faculty of Islamic Economics and Business, UIN Sulthan Thaha Saifuddin Jambi, who use Shopee. Thus, the fourth hypothesis (H_4) accepted.

The results of this study indicate that students' purchasing decisions using Shopee are not influenced by a single factor, but rather by a combination of several complementary factors. Although convenience did not have a significant partial effect, its presence, along with payment methods and Islamic financial literacy, still influenced purchasing decisions.

The app's ease of use provides a convenient transaction experience, payment methods offer flexibility in completing transactions, and Islamic financial literacy helps students consider the benefits, needs, and suitability of transactions to Sharia

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principles. The combination of these three factors can increase students' confidence in making more rational and informed purchasing decisions.

CONCLUSION

This study shows that the purchasing decisions of students of the Faculty of Islamic Economics and Business, UIN Sultan Thaha Saifuddin Jambi, on the Shopee e-commerce platform are influenced by several main factors. The analysis results show that the ease of use of the application does not significantly influence purchasing decisions, while payment methods and Islamic financial literacy have a positive and significant influence on purchasing decisions. Simultaneously, the variables of ease of use, payment methods, and Islamic financial literacy together have a significant influence on purchasing decisions, with the ability to explain 65.5% of the variation in purchasing decisions. These findings indicate that students not only consider the ease of use of the application, but also pay more attention to the flexibility, security, and convenience of payment methods, as well as the ability to consider transactions based on Islamic financial principles. Practically, the results of this study provide implications for Shopee e-commerce managers to continue to improve the quality of payment services and provide secure, flexible transaction features that support the needs of consumers who are increasingly paying attention to responsible financial aspects.

This study has limitations in that the research object only focuses on students of the Faculty of Islamic Economics and Business, UIN Sultan Thaha Saifuddin Jambi, so the results cannot be generalized to all Shopee users with different characteristics. Furthermore, this study only used three independent variables: convenience, payment methods, and Islamic financial literacy, so there are still other factors outside the research that can influence purchasing decisions, such as price, promotion, product quality, trust, and user experience. Future research is recommended to expand the scope of respondents, involve research objects from various consumer groups, and add other relevant variables to gain a more comprehensive understanding of the factors that influence purchasing decisions on e-commerce platforms.

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