

The Effect Of Islamic Financial Literacy And Lifestyle On The Consumptive Behavior Of Shopee Paylater Users Among Muslim Consumers In Ambon

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Abstract

This study aims to analyze the effect of Islamic Financial Literacy and Lifestyle on the Consumptive Behavior of Shopee PayLater users among Muslim consumers in Ambon City, Indonesia. A quantitative associative approach was employed, with the population comprising Muslim university students who use Shopee PayLater in Ambon City. A sample of 100 respondents was obtained through purposive sampling. Data were collected using a Likert-scale questionnaire and analyzed through validity and reliability testing, classical assumption tests, and multiple linear regression. The results indicate that Islamic Financial Literacy has a negative and significant effect on Consumptive Behavior, whereas Lifestyle has a positive and significant effect. Simultaneously, both independent variables significantly influence Consumptive Behavior, jointly explaining 27.2% of its variance. These findings underscore the importance of strengthening Islamic financial literacy as a preventive measure against consumptive behavior driven by the convenience of paylater features.

Keywords: Islamic financial literacy; lifestyle; consumptive behavior; Shopee PayLater; Muslim consumers

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INTRODUCTION

Technological advancement has transformed nearly every aspect of human life, from politics and social structures to culture and economics. Technology has accelerated digitalization and automation within the economy, making the term "digital economy" no longer novel in Indonesia (Andani et al., 2024). The rapid growth of e-commerce, financial technology (fintech), and start-ups has shifted business practices from manual to fully digital operations conducted through smartphones. This shift has likewise

transformed consumer shopping patterns, moving from in-person purchases at physical stores to online transactions (Sari, 2021).

One notable innovation in digital payment systems is the "buy now, pay later" (BNPL) or paylater method, which has been recognized by Indonesian consumers since 2018. According to the 2024 Indonesian PayLater User Behavior Report published by Kredivo and Katadata Insight Center, 70.5% of respondents had used PayLater for online shopping, an increase from 69.4% in the previous year, with active users reaching approximately 13.4 million, predominantly within the productive age group of 26–35 years. Among BNPL providers, Shopee PayLater (SPayLater) records the highest usage rate, accounting for 77% of the market share in Indonesia according to a Populix survey (Umaroh et al., 2025).

The convenience offered by Shopee PayLater a rapid application process that does not require immediate payment provides financial flexibility on one hand, yet on the other hand carries the potential to encourage consumptive behavior, defined as the tendency to purchase goods excessively without genuine regard for actual needs. Such behavior may be shaped by various factors, including an individual's level of financial literacy and lifestyle (Rahmawati & Mirati, 2022). Consumers with strong Islamic financial literacy are ideally better equipped to manage their finances in accordance with sharia principles, including avoiding israf (extravagance) and gharar (uncertainty) in transactions, and are thus expected to be more prudent in utilizing paylater features.

On the other hand, a lifestyle oriented toward trends and instant gratification also serves as a driver of consumptive behavior, particularly among university students who remain psychologically and socially susceptible to peer influence and social media exposure. The combination of low Islamic financial literacy and a consumption-oriented lifestyle has the potential to exacerbate uncontrolled use of Shopee PayLater, which may subsequently lead to personal financial difficulties.

Based on the foregoing discussion, this study addresses three research questions: (1) does Islamic Financial Literacy significantly affect the Consumptive Behavior of Shopee PayLater users among Muslim consumers in Ambon City; (2) does Lifestyle significantly affect Consumptive Behavior; and (3) do both variables simultaneously exert a significant effect on Consumptive Behavior. This study aims to examine and analyze the partial and simultaneous effects of Islamic Financial Literacy and Lifestyle on the Consumptive Behavior of Shopee PayLater users among Muslim consumers in Ambon City, thereby contributing theoretically to the development of Muslim consumer behavior studies in the digital economy era, as well as

offering practical benefits for students, educational institutions, paylater service providers, and regulators concerned with Islamic financial education.

Theoretically, this study enriches consumer behavior research by integrating a sharia dimension into the construct of financial literacy, which has predominantly been examined from a conventional perspective. By incorporating elements of Islamic contracts (akad), attitudes, and financial behavior grounded in Islamic values, this study broadens the understanding of how religious values interact with psychological variables such as lifestyle in shaping the consumption behavior of young Muslim consumers in the digital economy era. Practically, the findings are expected to serve as an evaluative resource for students in managing personal finances, for educational institutions in designing Islamic financial education programs, for paylater service providers in developing responsible educational features, and for regulators in formulating consumer-protection policies within the sharia fintech sector.

This study focuses on Muslim university students who use Shopee PayLater in Ambon City, given that the city is one of the higher-education hubs in the Maluku region with a substantial student population and an increasing rate of digital financial technology adoption. The scope is limited to two independent variables — Islamic Financial Literacy and Lifestyle — in order to allow an in-depth analysis of the two determinants considered theoretically most relevant to the Muslim consumer context, without disregarding the possibility that other variables outside the scope of this study may also contribute to consumptive behavior.

LITERATURE REVIEW

Islamic Financial Literacy

Islamic financial literacy refers to an individual's ability to understand and manage financial matters in accordance with Islamic sharia principles, encompassing knowledge of sharia-compliant financial products and contracts, attitudes, and financial behavior consistent with Islamic values. Based on the framework of Indonesia's Financial Services Authority (OJK, 2021), adapted from the theories of Chen and Volpe (1998) and Remund (2010), four key indicators of Islamic financial literacy are identified: basic knowledge of Islamic finance, understanding of sharia financial products and contracts, sharia financial attitudes, and sharia financial behavior. The higher an individual's level of Islamic financial literacy, the lower their tendency toward consumptive behavior, as such individuals possess a stronger value framework for weighing the benefits and risks of financial transactions (OJK, 2021).

The basic-knowledge dimension encompasses understanding of fundamental prohibited concepts such as *riba* (usury), *gharar* (uncertainty), and *maysir* (gambling) in Islamic financial transactions, as well as an understanding of justice and public benefit (*maslahah*) principles in *muamalah* (Islamic transactions). The product-and-contract dimension encompasses knowledge of contract types such as *murabahah*, *mudharabah*, and *ijarah* that underlie sharia financial products, including sharia-based financing alternatives to conventional paylater schemes. The attitude-and-behavior dimension reflects the extent to which individuals internalize these values into daily financial management practices, such as budgeting, saving, and exercising caution toward transactions that may contain elements of *riba* or *gharar*, including installment schemes with implicit interest resembling paylater transactions.

Lifestyle

Lifestyle refers to an individual's pattern of living as reflected in their activities, interests, and opinions in daily life (Hayati & Jayadi, 2024). According to Kotler and Keller (2016), consumer lifestyle can be measured through three key indicators: activities, interests, and opinions. A lifestyle oriented toward trends, luxury, or pleasure may encourage individuals to make excessive purchases without regard for actual needs (Azhari, 2023).

The activity dimension reflects how individuals spend their time, such as the frequency of online shopping, following fashion trends, or engaging with entertainment content on social media. The interest dimension reflects individual preferences regarding matters considered important in life, such as interest in new products, the latest gadgets, or particular styles of dress. The opinion dimension reflects individuals' views of themselves and their social environment, including perceptions of an ideal standard of living. These three dimensions interact to shape consumption patterns, and among university students, a lifestyle that follows social-media trends and digital consumption culture may amplify the tendency to use paylater features to satisfy lifestyle-driven desires rather than genuine needs.

Consumptive Behavior

Consumptive behavior refers to a form of consumer behavior characterized by the tendency to purchase or use goods and services excessively, typically driven by a desire for satisfaction, trend-following, or fulfilling a particular lifestyle, without due consideration of actual needs (Rahima & Cahyadi, 2022). To measure consumptive behavior, this study refers to the indicators proposed by Sumartono (2002), comprising purchasing driven by promotional incentives or transaction convenience, attractive packaging, maintaining social status or prestige, conformity to

trends, boosting self-confidence, and purchasing products that are unnecessary or of low necessity.

These six indicators are particularly relevant to the context of Shopee PayLater usage, given that the transactional convenience offered by this feature which does not require immediate cash payment can reinforce impulsive purchasing driven by discounts, cashback offers, or attractive promotions. Furthermore, social conformity pressure arising from student peer environments, in which the use of particular digital products or features is regarded as part of one's social identity, further reinforces paylater-driven consumptive tendencies. From an Islamic economic perspective, excessive consumptive behavior is classified as *israf* (extravagance), which is prohibited, as it contradicts the principles of moderation (*qana'ah*) and balance (*tawazun*) in wealth management.

Shopee PayLater

Shopee PayLater (SPayLater) is a Buy Now Pay Later (BNPL) based digital payment service provided by PT Commerce Finance, allowing users to purchase goods or services upfront and settle payment at a later date, either in full the following month or through an installment scheme according to the selected tenor (Rahima & Cahyadi, 2022; Rahmawati & Mirati, 2022). While the ease of access to financing offered by this feature provides transactional flexibility, it also carries the risk of encouraging consumptive behavior if not balanced with adequate financial literacy.

Prior Studies and Conceptual Framework

Several prior studies are relevant to this research. Rahmawati and Mirati (2022) found that financial literacy and lifestyle significantly affect the consumptive behavior of Shopee PayLater users among millennials. Research involving Lifestyle and Financial Literacy variables was also conducted by Prasasti, which demonstrated a significant effect of both variables on Shopee PayLater usage among Generation Z. These prior studies generally employed general financial literacy constructs, whereas the present study specifically employs an Islamic Financial Literacy construct to examine the role of sharia values in mitigating consumptive behavior among Muslim consumers.

Based on this literature review, the conceptual framework posits that Islamic Financial Literacy (X_1) is expected to have a negative effect on Consumptive Behavior (Y), as individuals who understand and are able to manage their finances in accordance with sharia principles tend to make wiser financial decisions. Conversely, Lifestyle (X_2) is expected to have a positive effect on Consumptive Behavior (Y), as a lifestyle oriented toward trends and pleasure encourages excessive purchasing. This conceptual framework positions Islamic Financial Literacy and Lifestyle as independent variables that, partially and simultaneously, are hypothesized to influence Consumptive

Behavior as the dependent variable, with the directional effects described above.

The conceptual model further assumes a linear relationship among the three variables, meaning that changes in the level of Islamic financial literacy or lifestyle are assumed to be proportionally associated with changes in the level of consumptive behavior, without accounting for potential non-linear relationships or moderating effects from other variables such as gender, age, or income level. This assumption is consistent with the multiple linear regression approach adopted as the primary analytical technique in this study, as elaborated further in the Methods section.

Based on this framework, three research hypotheses are formulated:

H1: Islamic Financial Literacy has a significant effect on the Consumptive Behavior of Shopee PayLater users among Muslim consumers in Ambon City.

H2: Lifestyle has a significant effect on the Consumptive Behavior of Shopee PayLater users among Muslim consumers in Ambon City.

H3: Islamic Financial Literacy and Lifestyle simultaneously have a significant effect on the Consumptive Behavior of Shopee PayLater users among Muslim consumers in Ambon City.

RESEARCH METHOD

This study employs a quantitative associative approach to examine the effects among variables. The population consists of Muslim university students who use Shopee PayLater in Ambon City. The sample comprises 100 respondents obtained through purposive sampling, based on the following criteria: (1) adherent to Islam, (2) currently enrolled as an active university student in Ambon City, and (3) has used or is currently using the Shopee PayLater feature.

Data were collected through a closed-ended questionnaire using a 5-point Likert scale (1 = strongly disagree to 5 = strongly agree), constructed according to the indicators of each variable: Islamic Financial Literacy (6 items based on 4 indicators from OJK/Chen & Volpe/Remund), Lifestyle (6 items based on 3 indicators from Kotler & Keller), and Consumptive Behavior (6 items based on 6 indicators from Sumartono, 2002). Data-analysis techniques included validity testing (Pearson item-total correlation), reliability testing (Cronbach's Alpha), classical assumption tests (normality, multicollinearity, and heteroscedasticity), multiple linear regression analysis, hypothesis testing (t-test and F-test), and the coefficient of determination (R^2), all processed using statistical software.

The population for this study specifically encompasses active students from various universities in Ambon City who are Muslim and have used the

Shopee PayLater feature at least once within the past six months. A sample size of 100 respondents was determined considering the adequacy of data for multiple linear regression analysis, given the commonly applied rule of thumb requiring a minimum sample of 5–10 times the number of questionnaire items, or a minimum of 30 respondents per independent-variable group; a sample of 100 respondents is thus considered adequate to produce stable parameter estimates for a model with two independent variables.

Operational definitions of the research variables are as follows. Islamic Financial Literacy (X_1) is defined as the level of students' understanding and ability to manage finances based on sharia principles, measured through indicators of basic knowledge, understanding of products and contracts, attitudes, and Islamic financial behavior. Lifestyle (X_2) is defined as students' patterns of activity, interest, and opinion in daily life oriented toward digital trends and lifestyle. Consumptive Behavior (Y) is defined as students' tendency to make excessive purchases through Shopee PayLater without genuine regard for actual needs, measured through the six indicators of Sumartono (2002).

Prior to full-scale data collection, a pilot test of the instrument was conducted with a small number of respondents to ensure the clarity of the language and comprehensibility of the questionnaire items. Once deemed adequate, the questionnaire was distributed online via a Google Form link to students meeting the sampling criteria. The collected data were then tabulated and processed using statistical software to obtain the results of validity, reliability, classical assumption, and multiple linear regression tests, as presented in the Results and Discussion section.

FINDINGS AND DISCUSSION

Respondent Characteristics

The characteristics of the 100 respondents based on gender, age, semester, and frequency of Shopee PayLater use are presented in table 1

The majority of respondents were female (72%) and aged 21–23 years (55%), representing the productive age range of senior university students. Regarding usage frequency, the majority of respondents used Shopee PayLater 1–6 times per month (79%), indicating that use of this feature has become a routine habit among students. The predominance of female respondents is consistent with general e-commerce user characteristics in Indonesia, where women tend to be more active in online shopping activities than men. Meanwhile, the distribution of respondents in semesters 5 through 8 (72%) indicates that the majority were in the final stage of their studies, a group that generally exhibits higher social and financial mobility than

first-year students, and is thus more exposed to various consumption needs, including through digital platforms.

Table 1.

Respondent Characteristics (n = 100)

Characteristic	n	Percentage (%)
Gender: Female	72	72.0
Gender: Male	28	28.0
Age: 18–20 years	30	30.0
Age: 21–23 years	55	55.0
Age: >23 years	15	15.0
Semester: 3–4	28	28.0
Semester: 5–6	37	37.0
Semester: 7–8	35	35.0
SPayLater frequency: 1–3 times/month	40	40.0
SPayLater frequency: 4–6 times/month	39	39.0
SPayLater frequency: >6 times/month	21	21.0

Source:

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Validity and Reliability Testing

Validity testing was conducted by correlating each item's score with the total variable score (item-total correlation), with a critical r-value for $n = 100$ at a 5% significance level of 0.197. The validity test results indicate that all items across the three variables are valid, as presented in Table 2

Table 2.
Validity Test Results

Variable	Item	r-value	Critical r	Result
Islamic Financial Literacy (X1)	X1.1	0.780	0.197	Valid
	X1.2	0.759	0.197	Valid
	X1.3	0.742	0.197	Valid
	X1.4	0.820	0.197	Valid
	X1.5	0.735	0.197	Valid
	X1.6	0.810	0.197	Valid
Lifestyle (X2)	X2.1	0.868	0.197	Valid
	X2.2	0.822	0.197	Valid
	X2.3	0.825	0.197	Valid
	X2.4	0.833	0.197	Valid
	X2.5	0.808	0.197	Valid
	X2.6	0.811	0.197	Valid
Consumptive Behavior (Y)	Y.1	0.795	0.197	Valid
	Y.2	0.832	0.197	Valid
	Y.3	0.847	0.197	Valid
	Y.4	0.807	0.197	Valid
	Y.5	0.815	0.197	Valid
	Y.6	0.813	0.197	Valid

Source:

Reliability was assessed using Cronbach's Alpha, with an instrument deemed reliable if the alpha value exceeds 0.60. The reliability results in Table 3 indicate that all three variables exhibit a high level of reliability.

Table 3
Reliability Test Results

Variable	Cronbach's Alpha	Threshold	Result
Islamic Financial Literacy (X1)	0.866	0.60	Reliable
Lifestyle (X2)	0.908	0.60	Reliable
Consumptive Behavior (Y)	0.901	0.60	Reliable

Source:

Classical Assumption Tests

a. Normality Test. The Kolmogorov-Smirnov test applied to the regression model's residuals yielded a test statistic of 0.073 with a significance value of 0.641 (> 0.05), indicating that the residuals are normally distributed.

b. Multicollinearity Test. The multicollinearity test results show a Tolerance value of 0.999 and a Variance Inflation Factor (VIF) of 1.000 for both independent variables (Table 4), well below the commonly applied threshold of 10. Accordingly, no multicollinearity is detected between Islamic Financial Literacy and Lifestyle.

Table 4.

Multicollinearity Test Results

Variable	Tolerance	VIF
Islamic Financial Literacy (X_1)	0.999	1.000
Lifestyle (X_2)	0.999	1.000

Source:

c. Heteroscedasticity Test. The Glejser test was conducted by regressing the absolute residual values on the independent variables. The results show a significance value of 0.457 for X_1 and 0.223 for X_2 , both exceeding 0.05, indicating that the regression model does not exhibit heteroscedasticity.

Multiple Linear Regression Analysis

Multiple linear regression analysis was conducted to examine the effects of Islamic Financial Literacy (X_1) and Lifestyle (X_2) on Consumptive Behavior (Y). The results are presented in Table 5.

Table 5

Multiple Linear Regression Results

Variable	B	Std. Error	t-value	Sig.
Constant	15.054	2.318	6.494	0.000
Islamic Financial Literacy (X_1)	-0.291	0.094	-3.090	0.003
Lifestyle (X_2)	0.457	0.087	5.228	0.000

Source:

Based on Table 5, the following multiple linear regression equation is obtained:

$$Y = 15.054 - 0.291 X_1 + 0.457 X_2 + e \quad (1)$$

The constant value of 15.054 indicates that if Islamic Financial Literacy and Lifestyle are held constant at zero, Consumptive Behavior would equal 15.054. The X_1 coefficient of -0.291 indicates that a one-unit increase in Islamic Financial Literacy decreases Consumptive Behavior by 0.291 units, holding other variables constant. The X_2 coefficient of 0.457 indicates that a one-unit increase in Lifestyle increases Consumptive Behavior by 0.457 units, holding other variables constant.

A comparison of the absolute coefficient magnitudes for both variables (0.291 versus 0.457) suggests that, within this regression model, Lifestyle exerts a nominally stronger influence than Islamic Financial Literacy in shaping Consumptive Behavior. This implies that efforts to curb consumptive behavior among student users of Shopee PayLater cannot rely solely on improving Islamic financial knowledge, but must also be accompanied by fostering a campus environment and culture that supports a simpler, less consumption-oriented lifestyle.

Hypothesis Testing

a. Partial Test (t-test). The critical t-value for $df = 97$ at a 5% significance level (two-tailed) is 1.985. The t-test results in Table 5 show a t-value of -3.090 for Islamic Financial Literacy ($|t\text{-value}| > \text{critical } t$) with a significance of 0.003 (< 0.05); thus, H1 is supported: Islamic Financial Literacy has a negative and significant effect on Consumptive Behavior. The t-value for Lifestyle is 5.228 ($t\text{-value} > \text{critical } t$) with a significance of 0.000 (< 0.05); thus, H2 is supported: Lifestyle has a positive and significant effect on Consumptive Behavior.

b. Simultaneous Test (F-test). The critical F-value for $df1 = 2$ and $df2 = 97$ at a 5% significance level is 3.090. The F-test results show an F-value of 18.120 with a significance of 0.000 (< 0.05). Since the F-value exceeds the critical F-value and the significance is below 0.05, H3 is supported: Islamic Financial Literacy and Lifestyle simultaneously have a significant effect on the Consumptive Behavior of Shopee PayLater users among Muslim consumers in Ambon City.

Table 6.

Coefficient of Determination

R	R Square	Adjusted R Square	Std. Error of Estimate
0.522	0.272	0.257	4.043

Source:

The Adjusted R Square value of 0.257 indicates that Islamic Financial Literacy and Lifestyle jointly explain 25.7% of the variance in Consumptive Behavior, while the remaining 74.3% is explained by other variables outside this research model, such as self-control, social pressure, or income level.

Discussion

The findings indicate that Islamic Financial Literacy has a negative and significant effect on the Consumptive Behavior of Shopee PayLater users. This finding is consistent with the conceptual framework positing that individuals with a strong understanding of basic Islamic financial knowledge,

sharia financial products and contracts, attitudes, and sharia financial behavior tend to make wiser financial decisions, enabling them to resist consumptive behavior despite the convenience afforded by paylater features. This finding aligns with Rahmawati and Mirati (2022), who identified a negative relationship between financial literacy and the consumptive behavior of Shopee PayLater users among millennials.

Conversely, Lifestyle was found to have a positive and significant effect on Consumptive Behavior, indicating that the greater students' orientation toward trend-driven activities, interests, and opinions, the greater their tendency toward consumptive behavior through Shopee PayLater. This finding reinforces prior research demonstrating that lifestyle is a strong predictor of paylater feature usage among younger generations (Rahmawati & Mirati, 2022).

Simultaneously, both variables contribute significantly to Consumptive Behavior, although the contribution is moderate (25.7%), suggesting that other factors also influence students' consumptive behavior, such as self-control, peer social pressure, or monthly income/allowance levels. From an Islamic business ethics perspective, these findings underscore the importance of strengthening Islamic financial literacy as a preventive safeguard against israf (extravagance) in consumption, consistent with the principle of moderation (qana'ah) advocated in Islamic teachings.

The finding that Islamic Financial Literacy exhibits a smaller coefficient magnitude (-0.291) compared to Lifestyle (0.457) also carries an interesting implication: among university students, psychological and social drivers associated with lifestyle appear more dominant in shaping consumptive behavior than normative knowledge of Islamic finance alone. This suggests that enhancing Islamic financial literacy should be accompanied by interventions targeting lifestyle factors, such as fostering communities or social movements promoting a sustainable, frugal lifestyle among students, rather than relying solely on cognitive financial education.

The practical implications of these findings are also relevant for Shopee PayLater service providers and digital-finance regulators. Given the substantial influence of lifestyle on consumptive behavior, paylater providers should consider more proactive consumer-protection mechanisms, such as usage-limit alert notifications, transparent installment simulation features, and in-app financial education content, to ensure that transactional convenience does not evolve into a consumptive trap that harms users in the long run.

Overall, these findings reinforce the notion that the consumption behavior of young Muslim consumers in the digital economy era results from a complex interaction between cognitive factors (Islamic financial literacy) and psychosocial factors (lifestyle), suggesting that mitigation efforts against

consumptive behavior should be designed multi-dimensionally rather than focusing on a single aspect. These findings are also relevant to the maqashid sharia concept in Islamic economics, particularly the dimension of hifz al-mal (protection of wealth), which emphasizes safeguarding wealth from wasteful and excessive behavior. Consumptive behavior driven by the convenience of paylater features, without adequate Islamic financial literacy, has the potential to undermine this maqashid, as wealth that should be managed productively is instead spent on non-essential consumption. Strengthening Islamic financial literacy, therefore, is not merely aimed at improving financial knowledge but also constitutes part of the effort to maintain the economic balance of Muslim individuals in accordance with sharia guidance.

CONCLUSIONS

Based on the data analysis, it can be concluded that: (1) Islamic Financial Literacy has a negative and significant effect on the Consumptive Behavior of Shopee PayLater users among Muslim consumers in Ambon City, thus H1 is supported; (2) Lifestyle has a positive and significant effect on Consumptive Behavior, thus H2 is supported; and (3) Islamic Financial Literacy and Lifestyle simultaneously have a significant effect on Consumptive Behavior, jointly contributing 25.7%, thus H3 is supported. These three findings consistently support the conceptual framework proposed at the outset of this study, while providing empirical evidence that the sharia dimension of financial literacy plays a tangible role in curbing consumptive tendencies among young Muslim consumers, although the influence of lifestyle remains more dominant and warrants further attention in future intervention efforts.

LIMITATION & FURTHER RESEARCH

This study has several limitations that should be considered in interpreting its results. First, the study includes only two independent variables (Islamic Financial Literacy and Lifestyle), leaving a substantial portion of variance in Consumptive Behavior (74.3%) unexplained by the model, attributable to other factors such as self-control, social pressure, religiosity, or income level. Second, the study employs a cross-sectional design, capturing conditions at a single point in time and thus unable to explain changes in consumptive behavior over time. Third, the sample is limited to Muslim university students using Shopee PayLater in Ambon City, so generalization of the findings to broader populations, such as non-student consumers or other geographic regions, should be approached with caution. These limitations open avenues for future research to expand the range of

variables, extend the observation period, and broaden the population and geographic scope of the study.

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