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PAYLATER AND FLASHSALE ON CONSUMPTIVE BEHAVIOR OF SHOPEE FROM ISLAMIC ECONOMICS PERSPECTIVE

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ABSTRACTS

The purpose of writing this article is to determine the effect of the paylater system and flashsale promo on the consumer behavior of Shopee marketplace users from an Islamic Economics perspective on students of the Faculty of Da'wah and Communication. Seeing the phenomenon of the use of paylater and flashsale promos that are increasingly used, it raises curiosity whether these two features are in accordance with Islamic economic principles. This article uses a descriptive analysis research method, namely describing the understanding of the paylater system and flashsale promos, on consumer behavior in the Islamic economic perspective. While the type of research in this article is research with an associative approach that aims to ask about the relationship between two or more variables. The results of this study suggest that from an Islamic economic perspective, consumer behavior caused by the paylater system and flashsale promos by buying products excessively is not in line with the principles of Islamic economics which prioritize *maslahah* or usefulness compared to (utility) material satisfaction alone. Moreover, the element of additional costs due to late payments from paylater is prohibited because it is usury. The author's suggestion is that further studies can explore how consumer behavior due to paylater and flash sales impacts economic, social, and environmental sustainability, as well as how Islamic economics can provide sustainability-oriented solutions.

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A. INTRODUCTION

Recently, online shopping sites or e-commerce have become a popular phenomenon with high interest in Indonesia. One of the well-known and highly favored marketplaces in Indonesia is Shopee, known as the "orange store," which is one of the famous and popular marketplaces in Indonesia. Shopee provides convenience to its consumers in transactions with the buy now pay later system, known as paylater. In addition, Shopee also offers many features, one of which is the flash sale promo with significant discounts for a limited time, which has become one of the main attractions that encourage consumers to make impulsive purchases. Although there has been an increase in sales, the phenomena of buy now, pay later and flash sales also raise concerns about consumer behavior, especially from the perspective of Islamic economics.

OJK recorded the number of PayLater financing contracts in Indonesia reaching 79.92 million in 2023. This number has increased rapidly since 2019, when only 4.63 million PayLater payment contracts were recorded in Indonesia. According to OJK, the average annual increase reaches 144.35%. That value is even expected to continue growing, in line with the increasing demand for the use of this system. As of March 2024, the outstanding PayLater financing receivables in Indonesia reached IDR 6.13 trillion, an increase of 23.9% year-on-year. The massive value of this indicates the high interest of the public in this system.

Nurjihan Habrina Dude (2022) The results of this study found that the use of paylater and flashsales significantly affects impulse buying behavior. The coefficient of determination in this study is 38.2%. Which means that the variability in impulse buying behavior can be explained by the use of paylater and flash sales by 38.2%, and 61.8% is influenced by other variables not included in this research model, such as price, shopping lifestyle, and hedonistic shopping motivation.

Ary Dean Amri (2023) His research findings reveal that the influence of Shopee PayLater on the consumptive behavior of students at the Faculty of Economics, Jambi University, from an Islamic economic perspective is negative because it makes students extravagant, encourages debt elimination, and also involves usury. Metta Ria Utami (2023) The results of her research indicate that the use of Shopee PayLater has a significant impact on the consumptive behavior of the community in Ilir Barat II District, Palembang City, with an influence of 38.2%. And from the perspective of Islamic Economics, the use of the Shopee PayLater feature is contrary to Islamic Sharia, because it contains elements of Riba.

There is a perception that online purchases using paylater contain elements of usury, which also contradicts the conditions of buying and selling in Islam. It is found in the Word of Allah SWT in the Qur'an Surah Al-Baqarah 2/275 which states;

وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا

Translation: The translation:

"Allah has made trade lawful and prohibited usury."

The verse contains the meaning that in buying and selling, the element of usury is not allowed. Islam aims to protect humanity at all times by establishing trade laws in Islam that comply with Sharia guidelines to avoid being trapped by rampant greed and injustice. Because ease and profit, if not accompanied by strict cultural ethics and laws, can easily lead to deception, mutual cheating, and mutual oppression.

The excessive use of flash sale promotions and the Shopee Paylater system can shift students' long-term financial priorities and increase the tendency to shop excessively, ultimately spending money without careful consideration. In situations like this, it is important to understand that Shopee PayLater is not inherently a bad product. Instead, the impact depends on how this product is used by each individual. Therefore, the importance of financial management and being wise in purchasing and consuming goods, based on the issues outlined above, further research needs to be conducted with the title "The Influence of the Paylater System and Flashsale Promotions on the Consumptive Behavior of Shopee Marketplace Student Users from an Islamic Economic Perspective".

B. METHOD

1. Type of Research

This research uses quantitative research. This approach aims to describe social phenomena or symptoms quantitatively or analyze how the social phenomena or symptoms occurring in society are interconnected with one another.

2. Data Collection Methods

a. Primary Data

Primary data, often referred to as field data, is obtained through interviews, observations, and the distribution of questionnaires. The primary data in this research was obtained from respondents, namely the students of the Faculty of Da'wah and Communication at UIN Alauddin Makassar.

b. Secondary Data

Secondary data is data sourced from the collection and processing of other parties that has been completed, usually already published. The secondary data used is sourced from references such as books, journals, theses, articles, and other supporting data.

C. RESULT AND DISCUSSION

Findings

1. Validation and Reliability Test

Table 2. Validation Test Results

Variabel	Item	R Hitung	R Tabel	Ket.
<i>Paylater System</i>	X1.1	0,778	0,197	Valid
	X1.2	0,681	0,197	Valid
	X1.3	0,704	0,197	Valid
	X1.4	0,667	0,197	Valid
	X1.5	0,745	0,197	Valid
<i>Flashsale Promos</i>	X2.1	0,645	0,197	Valid
	X2.2	0,743	0,197	Valid
	X2.3	0,640	0,197	Valid
	X2.4	0,686	0,197	Valid
	X2.5	0,772	0,197	Valid
	X2.6	0,626	0,197	Valid
Consumer Behavior	Y1	0,618	0,197	Valid
	Y2	0,688	0,197	Valid

Y3	0,635	0,197	Valid
Y4	0,764	0,197	Valid
Y5	0,681	0,197	Valid
Y6	0,665	0,197	Valid

Source: Primary data processed with SPSS, 2024

This study is known to have a sample size (n) of 100. Next, calculate the degrees of freedom (DF) which is $DF=n-2$. then $DF = 100 - 2 = 98$ with a significance level of 5% or 0.05, the R_{table} value is 0.197. therefore, it can be concluded that the 17 items/statements from all the above variables are declared valid because each value of $R_{hitung} > R_{table}$.

Tabel 3. Results of the Reliability Test

Variabel	Cronbach's Alpha	Standard	Ket.
Paylater System	0,758	0,70	Reliabel
Flashsale Promo	0,774	0,70	Reliabel
Consumer Behavior	0,757	0,70	Reliabel

Source: Primary data processed with SPSS, 2024

Based on the reliability test results above, it can be seen that the Cronbach's alpha values of all variables are greater than 0.7, namely: Paylater System with a value of 0.758 > 0.70, Flashsale Promo with a value of 0.774 > 0.70, and Consumptive Behavior with a value of 0.757 > 0.70. Thus, it can be concluded that all variables are declared reliable.

Classic Assumption Test.

2. Normality Test

Table 4. Results of the Normality Tests

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	2,64228728
Most Extreme Differences	Absolute	0,057
	Positive	0,048
	Negative	-0,057
Kolmogorov-Smirnov Z		0,567
Asymp. Sig. (2-tailed)		0,905

Source: Primary data processed with SPSS, 2024

The results of the normality test are shown with a significance value of 0.905. Therefore, it is concluded that the data is normally distributed because $0.905 > 0.05$. This indicates that the data distribution does not show deviations from the normal curve, which means the data distribution has met the normality assumption.

3. Linearity Test

a. Consumer Behavior and the Paylater System

Table 7 Results of Linear Test X_1 and Y

ANOVA Table

	Sum of Squares	df	Mean Square	F	Sig.
(Combined)	778,217	17	45,777	4,984	0,000

Consumer Behavior * Paylater System	Between Groups	Linearity	571,208	1	571,208	62,196	0,000
		Deviation from Linearity	207,009	16	12,938	1,409	0,158
	Within Groups		753,093	82	9,184		
	Total		1531,310	99			

Source: Primary data processed with SPSS, 2024

Based on the table above, the significant value of the linearity test result is 0.158. Where the value is greater than 0.05. This indicates that the paylater system variable has a direct or linear relationship with the consumer behavior of Shopee marketplace users.

b. Consumer Behavior and Flash Sale Promotions

Table 8. Results of the linear test X₂ and Y

ANOVA Table

			Sum of Squares	Df	Mean Square	F	Sig.
Consumer Behavior * Flashsale Promos	Between Groups	(Combined)	951,477	17	55,969	7,915	0,000
		Linearity	802,962	1	802,962	113,555	0,000
		Deviation from Linearity	148,515	16	9,282	1,313	0,210
	Within Groups		579,833	82	7,071		
	Total		1531,310	99			

Source: Primary data processed with SPSS, 2024

Based on the table above, the significant value of the linearity test result is 0.210. Where the value is greater than 0.05. This indicates that there is a linear influence between the flash sale promotion and the consumer behavior of Shopee marketplace users. Therefore, it can be concluded that flash sale promotions and consumer behavior have a linear relationship.

4. Hypothesis Testing

a. Coefficient of Correlation and Determination

Table 9. R Square Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,741 ^a	0,549	0,539	2,66939

Source: Primary data processed with SPSS, 2024

a. Predictors: (Constant), Sistem Paylater, Promo Flashsale

b. Dependent variable: Perilaku Konsumtif

The result of the correlation coefficient test obtained a value of 0.741. The value falls within the interval of 0.60-0.799. The results of the coefficient of determination test show that the adjusted r square value is 0.539 or 53.9%, which means that consumer behavior is influenced by the paylater system and flash sale promotions by 53.9%. The remaining 46.1% is influenced by other variables outside the scope of this research model.

b. F Test

Table 10 F-Test Results

ANOVA ^a					
Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	840,123	2	420,062	58,951	,000 ^b
Residual	691,187	97	7,126		
Total	1531,310	99			

Source: Primary data processed with SPSS, 2024

a. *Dependent Variable: Perilaku Konsumtif*

b. *Predictors: (Constant), Promo Flashsale, Sistem Paylater*

Based on the table above, it can be seen that the calculated F value is greater than the table F value ($58.951 > 3.09$), with a significance level smaller than 0.05 ($0.000 < 0.000$). Thus, it can be concluded that the presence of these two variables provides a significant contribution in driving the consumer behavior of Shopee marketplace users.

c. Partial T Test

Table 11. T-Test ResultsT

Coefficients ^a					
Model	Unstandardized Coefficients		Standardize d Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	5,791	1,514		3,824	0,000
Sistem Paylater	0,221	0,097	0,214	2,284	0,025
Promo Flashsale	0,558	0,091	0,577	6,143	0,000

Source: Primary data processed with SPSS, 2024

a. *Dependent Variable: Perilaku Konsumtif*

The paylater system variable has a T value greater than the T table ($2.284 > 1.985$) and a significance level ($0.025 < 0.05$). The flash sale promo variable has a t-value greater than the t-table value ($6.143 > 1.985$) and a significance level ($0.000 < 0.05$). Thus, it can be concluded that the flash sale promotion has a positive and significant effect on consumer behavior.

Analysis/Discussion

1. The influence of the paylater system on consumer behavior in the marketplace Shopee from the perspective of Islamic Economics

Based on the findings of this study, it shows that if the paylater system as an independent variable increases, then the consumptive behavior as a dependent variable also increases. These results are in line with the findings of the research conducted by Nurjihan Habrina Dude (2022), which found that the use of paylater and flash sales significantly affects impulse buying behavior. The coefficient of determination in this study is 38.2%. Which means that the variability in impulse buying behavior can be explained by the use of paylater and flashsales by 38.2%, and 61.8% is influenced by other variables not included in this research model, such as price, shopping lifestyle, and hedonic shopping motivation. In line with that research, this study suggests that one of the factors influencing consumer behavior is the lifestyle of purchasing trendy items such as clothing, skincare, and electronic devices. The majority of respondents,

33%, agreed with this, 27% were neutral, 16% disagreed, 16% strongly disagreed, and the least, 8%, strongly agreed.

In line with the research findings, the study by Shandrina Afra Khairunnisa et al. (2024) indicates that the number of people using the Paylater system is not insignificant because this system is considered to make it easier for users, for example, being able to buy desired items even when they do not have the funds to purchase them. Some users are also unaware of the legal implications of the Paylater system, where the system may contain elements prohibited by religious law, such as usury. As for the statistical analysis results from the respondents regarding the item/question statement about the ease of using paylater in this study, the majority of the 100 respondents agreed with the ease item, with 42% agreeing, 21% strongly agreeing, 26% being neutral, 6% strongly disagreeing, and the least, 5%, disagreeing. This indicates that the majority of respondents are aware of the paylater system and the types of programs offered by Shopee.

The research findings of Metta Ria Utami (2023) indicate that the use of Shopee PayLater has a significant impact on the consumptive behavior of the community in Ilir Barat II District, Palembang City, with an influence of 38.2%. And from the perspective of Islamic Economics, the use of the Shopee PayLater feature contradicts Islamic Sharia, because it contains elements of Riba. In the perspective of Islamic economics, the use of the Shopee Paylater application has two rulings: it is permissible (mubah) and it is prohibited (haram). Permitted (mubah) because the contract is executed clearly, evidenced by a contract agreement between the seller and the buyer at the time of *ijab* and *qabul*. This research states that although it is permissible or *mubah* because the contract is executed clearly according to the terms and conditions of buying and selling, the paylater system is not allowed because the debt practice between the buyer and Shopee involves interest or benefits received by Shopee, which is called *riba qardh*.

The results of this research indicate that there is a positive and significant influence between the paylater system variable and the consumptive behavior of Shopee marketplace users. From the perspective of Islamic economics, the use of paylater is considered usurious, even though there are no additional costs at the time of payment once before the due date. However, this feature is still deemed usury because Shopee has set conditions that include penalties imposed on users if they experience delays in payment, which is Shopee's initial intention to gain profit.

2. The influence of flash sale promotions on consumer behavior in the Shopee marketplace from an Islamic Economic perspective

Based on the findings of this study, it shows that there is a positive and significant influence between flash sale promotions and consumer behavior, which means that flash sale promotions and consumer behavior have a direct relationship. In other words, if variable X as the determining variable increases, then variable Y as the influencing variable also increases. Conversely, if variable X decreases, then variable Y also decreases. This indicates that the second hypothesis is accepted, meaning that the various flash sale promotions contribute significantly to increasing the consumer behavior of students.

Laura Pandan Wangi and Sonja Andarini (2021) in their research stated that flash sales partially influence impulse buying behavior among Shopee users. They suddenly make purchases without consideration and planning, they spontaneously make purchases because they are in a hurry due to not wanting to run out of time (Pure

Impulse Buying). They automatically buy without thinking or impulsively when their needed product is on flash sale (planned impulse buying). From the analysis results, if the flash sale feature continues to increase, the impulse buying behavior will also increase. Based on the analysis results from the respondents, it shows that the majority of respondents take advantage of the flash sale promotions without consideration. Out of 100 respondents, the majority, 47%, agreed, 30% were neutral, 15% strongly agreed, 6% disagreed, and the least, 2%, strongly disagreed.

In line with that opinion, the research results of Radita Arthamevia Damery, et al. (2024) indicate that Shopee promotions such as flash sales, cashback, and free shipping have a positive and significant impact on users' impulsive buying behavior. The increase in promotions enhances the tendency for consumptive behavior. As for the item/question statement about flash sale promotions potentially increasing consumer behavior in this study, out of 100 respondents, the majority agreed that flash sale promotions increased consumer behavior, with 35% agreeing, 34% strongly agreeing, 25% neutral, 4% disagreeing, and the least, 2%, strongly disagreeing. This indicates that the majority of respondents agree that flash sale promotions increase consumer behavior.

The results of Wulan Ayu Nabila's (2024) research indicate that Shopee users in Surabaya have been affected by the frenzy of flash sales. They feel advantaged and not too burdened because they receive discounts and free shipping offers. Not a few respondents also admitted to taking advantage of the twin dates of the flash sale to shop because of the massive discounts held every month. Based on the analysis results from the respondents, it shows that quite a few respondents also buy items similar to what they already own just because the product is on sale and realize that this is more than just a need. Out of 100 respondents, the majority, 28%, were neutral about it, 27% agreed, 24% disagreed, 17% strongly agreed, and the least, 4%, strongly disagreed.

The research results show that there is a positive and significant influence between the flash sale promotion variable and the consumer behavior of Shopee marketplace users. From the perspective of Islamic economics, the flash sale promotion, when utilized in a consumptive or excessive manner, constitutes wastefulness that is prohibited in Islam (Israf). Islam prohibits acts of israf (extravagance), the prohibition of luxury and ostentation, and so on.

3. The Simultaneous Influence of the Paylater System and Flashsale Promotions on the Consumptive Behavior of Shopee Marketplace Users

Based on the findings of this study, it shows that the paylater system variable and flashsale promotion simultaneously have a significant impact on consumer behavior. In other words, the paylater system as variable X_1 and flashsale promotion as variable X_2 both have a substantial contribution in influencing variable Y , which is consumer behavior. These results are in line with the research conducted by Nurjihan Habrina Dude (2022), which stated that Paylater and Flashsale simultaneously have a significant impact on Impulse Buying Behavior among Management Students at Gorontalo State University.

As a result of the consumptive behavior caused by paylater and flash sales, many respondents admitted to regretting purchasing products that were not useful just because their prices were temporarily reduced. Consequently, consumptive or excessive behavior is prohibited in Islam (tabzir). The results of the statistical analysis show that the majority were neutral at 35%, 29% agreed, 22% strongly agreed, 13% disagreed, and

1% strongly disagreed. Therefore, Islam prohibits its followers from wasting, both in terms of personal consumption and collectively.

From the explanation above, it can be understood that the influence of the paylater system and flashsale promotions on consumer behavior is evident, and from an Islamic perspective, the paylater system involves usury while flashsale promotions can lead to wastefulness, both of which are prohibited in Islamic principles.

D. CONCLUSION

Based on the results of the tests and analyses conducted, the following conclusions can be drawn:

1. The paylater system has a positive and significant impact on the consumptive behavior of Shopee marketplace users among students of the Faculty of Da'wah and Communication. The results of the analysis in the study found that the paylater system contains elements of usury that are not in accordance with Islamic economic principles, even though it uses a one-time payment with 0% interest, there is an initial agreement regarding additional fees if the deadline is exceeded.
2. Flashsale promotions have a positive and significant impact on the consumer behavior of Shopee marketplace users among students of the Faculty of Da'wah and Communication. From the perspective of Islamic economics, flash sale promotions sometimes give a speculative impression (gharar) regarding the availability of product stock, but when checking out, the product turns out to be out of stock. Moreover, some flash sale promotions only benefit certain parties, such as being limited to paylater users, which creates a potential for injustice by sidelining consumers who do not meet those criteria.
3. The paylater system and flashsale promotions simultaneously have a significant impact on consumer behavior. The analysis results in the study found that the combination of the convenience of the paylater system and flashsale promotions has created conditions where students are more vulnerable to unplanned or consumptive purchases. In the perspective of Islamic economics, the consumptive behavior induced by paylater and flashsales has led many respondents to regret purchasing products that are not beneficial. As a result, being consumptive or wasteful (israf) and excessive spending (tabzir) are prohibited in Islam.

SUGGESTIONS AND ACKNOWLEDGMENTS

Future research can provide practical contributions in developing sharia-based solutions to address consumer behavior, while also enhancing Islamic economic literacy among Shopee e-commerce users. Shopee can collaborate with Islamic economic institutions to develop marketing policies that comply with Sharia. offering a zero-interest financing system or an Islamic contract-based system such as murabahah (buying and selling with a fixed profit margin). As for late fees, they can be replaced with social donations (tabarru') which are channeled to charitable activities.

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