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Paylater usage experience among State Islamic University students: Key factors

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Abstract

This study examines the effect of financial behavior, perceived usefulness, and Islamic values on Paylater usage experience, with locus of control as a mediating variable. A quantitative approach was employed, and 208 students at the State Islamic Universities in Central Java as respondents. Data were analyzed using Partial Least Squares Structural Equation Modelling. The results indicate that financial behavior negatively affects Paylater usage experience, whereas perceived usefulness has a positive effect. Islamic values positively influence locus of control and negatively affect Paylater usage experience, while financial behavior also positively influences locus of control. However, perceived usefulness does not affect locus of control, and locus of control neither influences Paylater usage experience nor mediates the relationship between financial behavior, perceived usefulness, and Islamic values on Paylater usage experience. The findings imply that Islamic universities should strengthen financial literacy, Islamic financial ethics, and consumer education to promote responsible use of digital credit services among students.

Keywords: financial behavior, Islamic values, locus of control, paylater, usefulness.

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Introduction

The rapid development of online shopping in recent years reflects a global shift in consumer behavior. Technological advancement and internet availability are key factors driving the growth of online shopping (Venkatesh et al., 2022). Online shopping payment tools have also grown rapidly, offering a variety of options that make it easier for consumers to make transactions. Common payment methods include credit cards, e-wallets, bank transfers, and Paylater. The increasing awareness and literacy in digital finance have significantly contributed to the widespread adoption of cashless payment systems (Shehadeh et al., 2025).

Paylater has emerged as a widely used fintech-based payment method, offering a “buy now, pay later” scheme that enables consumers to defer payments when purchasing goods or services. Buy Now Pay Later (BNPL), or Paylater, is an independent credit product offering interest-free installments, repayable via bank account details or, optionally, by credit card (Guttman-Kenney et al., 2023). Paylater allows customers to purchase products from sellers, both online and offline, receive the goods immediately, and pay later to a third-party provider in installments over an agreed period (Cook et al., 2023).

Paylater usage is generally influenced by internal and external factors. Internal factors include emotional state, habits, social status, low financial awareness, impulsiveness, and lifestyle. Meanwhile, external factors include promotions and discounts, advertising, payment flexibility, user reviews, rewards programs, and exclusive offers (Mursalina et al., 2024). The intensity of Paylater payments is driven by rising online shopping activity (Syifani & Mustika, 2024). Millennials and Generation Z (Gen Z) frequently utilize Paylater services to purchase higher-priced or premium products (Lupșa-Tătaru et al., 2023). Even most of Gen Z have used Paylater, although with relatively low usage intensity (Sitepu & Fadila, 2024). Lifestyle and self-control influence consumptive behavior through Paylater among students at the Faculty of Islamic Economics and Business, Raden Mas Said State Islamic University Surakarta (Lestari & Haris, 2024).

The relationship between religiosity and the use of Paylater requires further study. Several studies have found that religiosity does not influence the decision to use Paylater (Dewi & Tarigan, 2022; Fitriyah & Putri, 2024; Mutiara et al., 2025; Purwati & Setiawan, 2025). Shopping enjoyment is considered to play a greater role in encouraging Paylater usage than ease of use and religiosity (Carnado & Rahmayanti, 2024). Meanwhile, other research shows that religiosity negatively influences the intensity of using Paylater (Hazmi, 2023). Meanwhile, Islam identifies that Paylater contains interest and penalties for its users, which is not in line with the qardh contract (Handayani et al., 2024).

Although various studies have examined the determinants of Paylater use, there is a lack of comprehensive models that integrate psychological, behavioral, and religious dimensions within a single framework. Prior research has predominantly focused on factors such as perceived usefulness, ease of use, and security in determining the intention to adopt digital payment systems, including Paylater (Qu et al., 2022; Shetu et al., 2022; Simiyu et al., 2025; Sui & Geng, 2021). However, limited attention has been given to how internal psychological traits, such as locus of control, interact with financial behavior and religiosity to shape the user experience of Paylater services.

In addition, while financial literacy (Seldal & Nyhus, 2022) and platform performance (Arianita et al., 2023) affect digital payment intention, few studies have explored how this behavior impacts user satisfaction and loyalty toward paylater services. Most existing literature emphasizes financial literacy as a predictor of financial decision-making, yet it often overlooks how financial behavior translates into actual experiences with Paylater systems, particularly among youth and early-career individuals who are at a critical stage of financial development.

Most existing research focuses on behavioral intention or adoption rather than on user experience, which encompasses satisfaction, trust, and ongoing engagement with the Paylater service. This represents a crucial gap, as understanding the user experience offers a more holistic view of the impacts and sustainability of digital financial tools. Addressing this gap is essential for fostering responsible consumption, enhancing digital financial literacy, and promoting ethical finance in alignment with religious values.

Islam-based universities teach about Sharia rules in consumption, production, and finance, including debts and receivables in certain courses. Based on that consideration, this study also aims to examine whether those values can be applied in everyday life. The contrast between the ease of consumption offered by Paylater and the principles of financial caution in Islam presents an important area for research. This study is expected to contribute by integrating Islamic values as determinants of Paylater use among students at state Islamic universities.

Method

This study involved students from six State Islamic Universities in Central Java, including Universitas Islam Negeri (UIN) Surakarta, UIN Salatiga, UIN Walisongo Semarang, UIN Prof. K.H. Saifuddin Zuhri Purwokerto, UIN K.H. Abdurrahman Wahid Pekalongan, and UIN Sunan Kudus. Data were collected through a Google Form questionnaire distributed using a snowball sampling technique via WhatsApp groups and other social media platforms. This method was chosen due to its effectiveness in reaching hard-to-access populations and expanding geographic coverage. Over a two-month distribution period, 208 respondents completed the questionnaire in full.

The measured variables included:

- Financial behavior, based on OECD indicators (e.g., thoughtful purchasing, financial management, budget responsibility, information-based buying, and avoiding debt).

- Perceived usefulness, adapted from Venkatesh et al. (2012) and Shetu et al. (2022) (e.g., ease of use, low effort, support for productivity, clarity of borrowing process).
- Locus of control, from Rodriguez-Ricardo et al. (2019) (e.g., ability to realize personal plans, belief in self-determination).
- Islamic values, based on Masoom (2020) (e.g., Islam governs financial decisions, transaction rules, and consumption behavior).
- Paylater usage experience, developed from Shetu et al. (2022) (e.g., platform as a shopping tool, usage frequency, and continuity).

Respondents are those who have experience using Paylater. A 5-point Likert scale was used (1 = strongly disagree to 5 = strongly agree). Data were processed and analyzed using SmartPLS 3 software. The analysis included outer model testing (convergent validity, discriminant validity, and composite reliability), inner model testing (R^2 and Q^2), and tests of direct, indirect, and total effects using bootstrapping. The research framework can be seen in Figure 1 below:

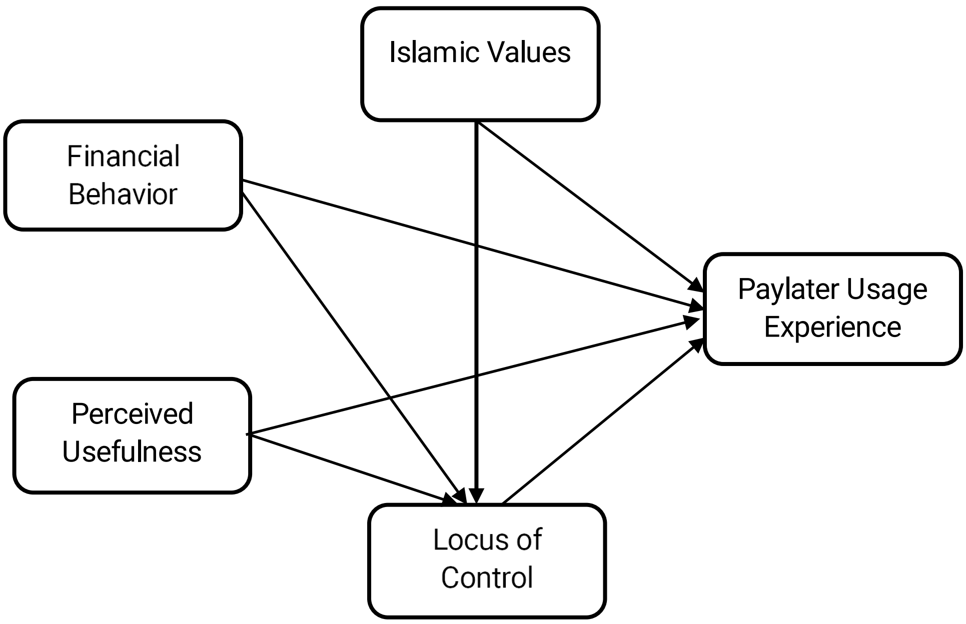

Figure 1: Research Framework

Figure 1 presents the study's conceptual framework, which examines the influence of Financial Behavior (FB), Perceived Usefulness (PU), Islamic Values (Islamic), and Locus of Control (LoC) on Paylater usage experience (Pay). This study also positions Locus of Control as an intervening variable. Therefore, this study examines the direct relationship between variables and the indirect effect, testing the mediating role of locus of control in explaining the relationship among financial behavior, perceived usefulness, and Islamic values.

Result and Discussion

Reliability Analysis

In the reliability analysis, items from each variable are tested by measuring the loading, Cronbach's Alpha (CA), Composite Reliability (CR), and Average Variance Extracted (AVE). Hair et al. (2019) provide guidelines for instrument reliability indicators, which include loading values greater than 0.70, Cronbach's Alpha (CA) above 0.70, Composite Reliability (CR) above 0.70, and Average Variance Extracted (AVE) exceeding 0.5.

Table 1: Reliability Evaluation Outcomes

Variables/Items	Outer Loading	CA	CR	AVE	VIF
Financial Behavior		0.832	0.882	0.599	
FB1	0.721				1.489
FB2	0.820				1.993
FB3	0.742				1.613
FB4	0.764				1.897
FB5	0.817				1.997
Perceived Usefulness		0.877	0.908	0.664	
PU1	0.809				2.358
PU2	0.794				2.322
PU3	0.787				2.212
PU4	0.857				2.252
PU5	0.826				2.414
Islamic Values		0.859	0.914	0.703	
Islamic1	0.845				2.173
Islamic2	0.859				2.221
Islamic3	0.821				1.947
Islamic4	0.828				1.893
Locus of Control		0.858	0.914	0.779	
LoC1	0.875				2.071
LoC2	0.905				2.436
LoC3	0.869				2.085
Paylater Usage Experience		0.885	0.915	0.684	
Pay1	0.815				2.169
Pay2	0.873				2.519
Pay3	0.746				1.760
Pay4	0.858				2.473
Pay5	0.839				2.344

Table 1 demonstrates that all outer loading values exceed 0.70, indicating strong correlations between indicators and their latent constructs. The results confirm item reliability and convergent validity. Additionally, CA, CR, AVE, and VIF values meet the required thresholds, supporting the model's internal consistency and construct validity.

Discriminant Validity

This section evaluates whether all constructs fulfill the requirements for discriminant validity. The assessment of discriminant validity is conducted using the Fornell-Larcker Criterion and the Heterotrait-Monotrait (HTMT) Ratio approach (Fornell & Larcker, 1981) .

Table 2: Fornell-Larcker Criterion

	FB	PU	Islamic	LoC	Pay
FB	0.774				
PU	-0.032	0.815			
Islamic	0.321	-0.116	0.838		
LoC	0.335	0.025	0.527	0.883	
Pay	-0.381	0.275	-0.317	-0.142	0.827

From the test results in Table 2, the correlation between constructs in the diagonal model, where the correlation within the construct is higher than the correlation between constructs, indicates that the model meets the criteria and is valid. Furthermore, the Heterotrait-Monotrait Ratio (HTMT) is also used to test discriminant validity. According to Henseler et al. (2015), a correlation below 0.9 indicates that discriminant validity is established.

Table 3: Heterotrait-Monotrait Ratio

	FB	PU	Islamic	LoC	Pay
FB					
PU	0.081				
Islamic	0.377	0.128			
LoC	0.394	0.044	0.612		
Pay	0.434	0.288	0.359	0.158	

Referring to Table 3, the highest HTMT value is observed between locus of control and Islamic values, reaching 0.612. Nevertheless, all correlation values remain below the threshold of 0.9, indicating that the model demonstrates satisfactory validity.

Cross-Loading

The cross-loading assessment in Structural Equation Modeling using Partial Least Squares (SEM-PLS) with SmartPLS 3 is conducted to evaluate discriminant validity, which reflects the extent to which each indicator correlates more strongly with its associated construct than with any other construct. In this analysis, an indicator's loading on its intended construct should exceed its loadings on all other constructs, thereby confirming the distinctiveness of the constructs within the model.

Table 4: Cross-Loading

	FB	PU	Islamic	LoC	Pay
FB1	0.721	-0.069	0.306	0.226	-0.357
FB2	0.820	0.038	0.319	0.262	-0.286
FB3	0.742	0.022	0.246	0.235	-0.262
FB4	0.764	-0.032	0.187	0.268	-0.249
FB5	0.817	-0.070	0.180	0.301	-0.309
PU1	-0.056	0.809	-0.030	-0.063	0.208
PU2	-0.054	0.794	-0.043	-0.008	0.192
PU3	-0.050	0.787	-0.126	-0.003	0.133
PU4	-0.005	0.857	-0.157	0.022	0.309
PU5	0.013	0.826	-0.110	0.015	0.212
Islamic1	0.186	-0.101	0.845	0.415	-0.236
Islamic2	0.354	-0.110	0.859	0.465	-0.282
Islamic3	0.289	-0.062	0.821	0.414	-0.257
Islamic4	0.238	-0.112	0.828	0.467	-0.284
LoC1	0.273	0.022	0.463	0.875	-0.167
LoC2	0.350	0.011	0.468	0.905	-0.140
LoC3	0.261	0.034	0.465	0.869	-0.067
Pay1	-0.279	0.207	-0.231	-0.063	0.815
Pay2	-0.353	0.286	-0.310	-0.149	0.873
Pay3	-0.216	0.190	-0.238	-0.088	0.746
Pay4	-0.333	0.240	-0.306	-0.164	0.858
Pay5	-0.371	0.200	-0.215	-0.108	0.839

The cross-loading results presented in Table 4 indicate that each indicator demonstrates a stronger correlation with its respective construct than with other constructs. This finding confirms that there are no issues with discriminant validity, suggesting that each construct is distinct and not overlapping with others. Discriminant validity is considered satisfactory when indicators load more highly on their designated constructs than on any other constructs within the model.

Structural Model Evaluation

According to Hair et al. (2017), the coefficient of determination (R^2) and predictive relevance (Q^2) are used to assess the extent to which the variance in endogenous latent variables is explained by the exogenous constructs.

Table 5: Coefficient of Determination and Predictive Relevance

	R^2	Q^2
LoC	0.316	0.237
Pay	0.251	0.163

As shown in Table 5, the R^2 value of 0.316 indicates that 31.6% of the variance in the locus of control variable is explained by financial behavior, perceived usefulness, and Islamic values. Additionally, 25.1% of the variance in Paylater usage experience is explained by financial behavior, perceived usefulness, Islamic values, and locus of control, as reflected in an R^2 of 0.251. The Q^2 values of 0.237 for locus of control and 0.163 for Paylater usage experience further indicate that the model has adequate predictive relevance, as both values exceed zero.

Table 6. Fit Model

	Saturated Model	Estimated Model
SRMR	0.062	0.062
NFI	0.793	0.793

Table 6 presents a Standardized Root Mean Square Residual (SRMR) value of 0.062, which is below the recommended threshold of 0.09, indicating that the PLS model demonstrates a good fit. Additionally, the Normed Fit Index (NFI) value is sufficiently close to 1, further supporting that the model employed in this study meets the criteria for an acceptable model fit.

Direct Effects, Indirect Effects, and Overall Impact

This stage involves analyzing the direct, indirect, and total effects of each construct to evaluate the influence of exogenous variables on endogenous variables at a 5% significance level. The assessment includes key statistical indicators such as the original sample value (O), sample mean (M), standard deviation (STDEV), T-statistics (t-stat), and p-value. To assess the precision of the parameter estimates for each variable, a bootstrapping procedure is conducted to determine the significance levels of the structural path coefficients within the proposed model.

Table 7: Direct Effect

Variable	Hypothesis	O	M	STDEV	t-stat	p-value
FB →LoC	H1	0.185	0.185	0.072	2.579	0.010
FB →Pay	H2	-0.328	-0.330	0.059	5.557	0.000
PU →LoC	H3	0.086	0.089	0.059	1.458	0.146
PU →Pay	H4	0.236	0.240	0.054	4.348	0.000
Islamic →LoC	H5	0.478	0.480	0.058	8.275	0.000

Variable	Hypothesis	O	M	STDEV	t-stat	p-value
Islamic →Pay	H6	-0.228	-0.229	0.079	2.892	0.004
LoC →Pay	H7	0.081	0.083	0.085	0.956	0.339

The results of the direct effect analysis are presented in Table 7 and evaluated at the 5% significance level. Financial behavior shows a significant positive influence on locus of control (β_1 = 0.185; t-stat = 2.579; p = 0.010 < 0.05), indicating that H1 is supported. Conversely, financial behavior has a significant negative impact on Paylater usage experience (β_2 = -0.328; t-stat = 5.557; p = 0.000 < 0.05), supporting H2. Perceived usefulness does not significantly influence locus of control (β_3 = 0.086; t-stat = 1.458; p = 0.146 > 0.05), leading to the rejection of H3. However, it has a significant positive effect on Paylater usage experience (β_4 = 0.236; t-stat = 4.348; p = 0.000 < 0.05), thus H4 is accepted. Islamic values have a significant positive effect on locus of control (β_5 = 0.478; t-stat = 8.275; p = 0.000 < 0.05), supporting H5. However, Islamic values significantly influence the Paylater usage experience (β_6 = -0.228; t-stat = 2.892; p = 0.004 < 0.05), supporting H6. Meanwhile, locus of control does not significantly affect the Paylater usage experience (β_7 = 0.081; t-stat = 0.956; p = 0.339 > 0.05), leading to the rejection of H7.

Table 8: Indirect Effect

	Hypothesis	O	M	STDEV	t-stat	p-value
FB →LoC →Pay	H8	0.015	0.016	0.018	0.833	0.405
PU →LoC →Pay	H9	0.007	0.009	0.011	0.635	0.526
Islamic →LoC →Pay	H10	0.039	0.041	0.042	0.920	0.358

Indirect effects refer to the influence of one variable on another through a mediating variable. In this study, locus of control serves as the mediating variable, proposed to mediate the relationships between financial behavior, perceived usefulness, and Islamic values with Paylater usage experience. However, as indicated in Table 8, locus of control does not mediate the relationship between financial behavior and Paylater usage experience (β_8 = 0.015; t-stat = 0.833; p = 0.405 > 0.05), thereby failing to support H8. Similarly, locus of control fails to mediate the effect of perceived usefulness on Paylater usage experience (β_9 = 0.007; t-stat = 0.635; p = 0.526 > 0.05), leading to the rejection of H9. Consequently, H10 is also rejected, as locus of control does not significantly mediate the influence of Islamic values on Paylater usage experience (β_{10} = 0.039; t-stat = 0.920; p = 0.358 > 0.05).

Table 9: Overall Effect

	O	M	STDEV	t-stat	p-value
FB →LoC	0.185	0.185	0.072	2.578	**0.010**
FB →Pay	-0.313	-0.314	0.061	5.139	**0.000**
PU →LoC	0.086	0.089	0.059	1.458	0.146
PU →Pay	0.244	0.249	0.055	4.437	**0.000**
Islamic →LoC	0.478	0.480	0.058	8.275	**0.000**
Islamic →Pay	-0.189	-0.188	0.063	2.981	**0.003**
LoC →Pay	0.081	0.083	0.085	0.956	0.339

Table 9 shows that financial behavior and Islamic values can increase locus of control. Conversely, perceived usefulness was not proven to affect locus of control. Furthermore, financial behavior, perceived usefulness, and Islamic values were shown to directly influence the Paylater usage experience. However, locus of control did not affect Paylater usage experience, so it cannot serve as an intervening variable linking the independent variables to Paylater usage experience. These findings indicate that Paylater usage experience is more directly determined by financial behavior factors, perceived benefits, and Islamic values than by users' self-control abilities. The overall effect confirms that five hypotheses are supported.

The results of this study support previous studies, which indicate that individuals with high financial knowledge and behavior prioritize increasing savings and are selective in using loan facilities (Nejad & Javid, 2018). The results of this study also confirm that financial literacy positively affects locus of control (Widiyanto et al., 2022). Financial literacy enables individuals to understand the risks and benefits of financial decisions, so they can be more selective in managing income and expenses. Financial literacy is the main input for financial behavior (Mireku et al., 2023). The better an individual's financial behavior, such as their ability to plan and control spending, the greater their financial situation is under their control. Individuals who practice good financial behavior tend to feel more in control of the consequences of their financial decisions.

The negative influence of financial behavior on Paylater experience shows that the better a student's financial behavior, the lower the desire to use Paylater. Students who prioritize needs over wants are more cautious when using instant credit facilities like Paylater because aware of the potential risks. This finding reinforces the belief that good financial ability can reduce consumer behavior through Paylater credit (Elliyana et al., 2024; Rahmawati & Mirati, 2022). Although Paylater offers convenience, financial capability remains important for understanding risks (Damayanti & Permana, 2025).

Several explanations may account for why perceived usefulness does not affect locus of control. First, perceived usefulness is an individual's perception of how effective or beneficial a system, technology, or activity is for achieving goals or improving performance. Second, locus of control is a personality attribute that describes the extent to which individuals feel they have control over the outcomes of their lives, whether it is more controlled by internal factors (confidence that they can influence outcomes) or external factors (fate, luck, or control by others). Locus of control is influenced by other factors, such as financial literacy (Ani et al., 2023), and it can also act as a mediating factor (Apriyanti & Christiana, 2025; Lubis & Gunawan, 2024).

The positive effect of perceived usefulness on Paylater usage experience indicates that the greater the perceived usefulness of the service, the more positive the user's experience with Paylater. These results support previous studies that found that perceived usefulness affects interest in using Paylater (Hegawan et al., 2023; Prayusi & Ingriyani, 2023; Rofiah & Graciafernandy, 2023). The results of this study also confirm that the perceived benefits influence the use of online payment platforms, with convenience affecting the use of online payments or e-cash (Qu et al., 2022; Shetu et al., 2022; Sui & Geng, 2021). These perceived benefits include ease in making transactions, payment flexibility, the ability to meet urgent needs when funds are limited, and efficiency in managing short-term cash flow. When students feel that Paylater adds value to their everyday financial activities, they tend to have a better user experience and are more likely to continue using the service.

Religiosity, such as Islamic values, serves as a foundational value while also guiding decision-making. A high locus of control indicates confidence in one's ability to control outcomes of actions, including discipline and caution in managing funds (Abbas et al., 2024). The integration of Islamic values into an individual's locus of control encompasses several aspects involving effort (ikhtiyar), trust in Allah (tawakkal), and divine destiny (qadr), which shape an individual's perception of control and actions within an organization. Individuals with a high Islamic locus of control are generally expected to show greater motivation, responsibility, and resilience, while still accepting Allah's destiny (Zakiy et al., 2024).

This study found that Islamic values have a negative influence on the use of Paylater, indicating that how strict religion is about the practice of debt (Abou-Zaid & Leonce, 2014; Ghosh, 2020), then make influences financial decisions as reflecting knowledge and self-control to show financial behavior according to Islamic teachings (Indana & Pambekti, 2022). Individuals with higher levels of religiosity are more likely to consider religious values when making financial decisions, so that they tend to avoid Paylater services in online shopping transactions (Hazmi, 2023). The increasing use of debt is driven more by social influence and pressure (Wang & Esqueda, 2014). Especially if the individual has a strong locus of control and religiosity, the likelihood of taking on debt will decrease even further (Nurhidayat et al., 2023).

Among students, the decision to use Paylater is often influenced by urgent needs, promotions, and various discount offers (Mursalina et al., 2024). Even if individuals have good self-control, this may not necessarily influence their experience using Paylater. This Paylater user experience is more determined by the characteristics of the service itself, such as ease of use, perceived benefits, transaction speed, and platform features (Purwati & Setiawan, 2025). Therefore, locus of control does not affect Paylater usage experience in this study.

The absence of the locus of control role may be due to perceived usefulness having a more direct influence on the usage experience, as users tend to assess service benefits specifically. Users tend to evaluate Paylater based on the practical benefits it provides, its convenience, and its flexibility. Similarly, Islamic values do not influence the experience of using Paylater through the lens of locus of control. This can be explained by the fact that Islamic values emphasize normative principles that guide financial attitudes and behavior, such as the prohibition of usury, trustworthiness in managing assets, and the principle of tawakkal, namely, surrendering to Allah after making maximum efforts (Ainiyah & Karsiyah, 2017; Latif & Syauqoti, 2023).

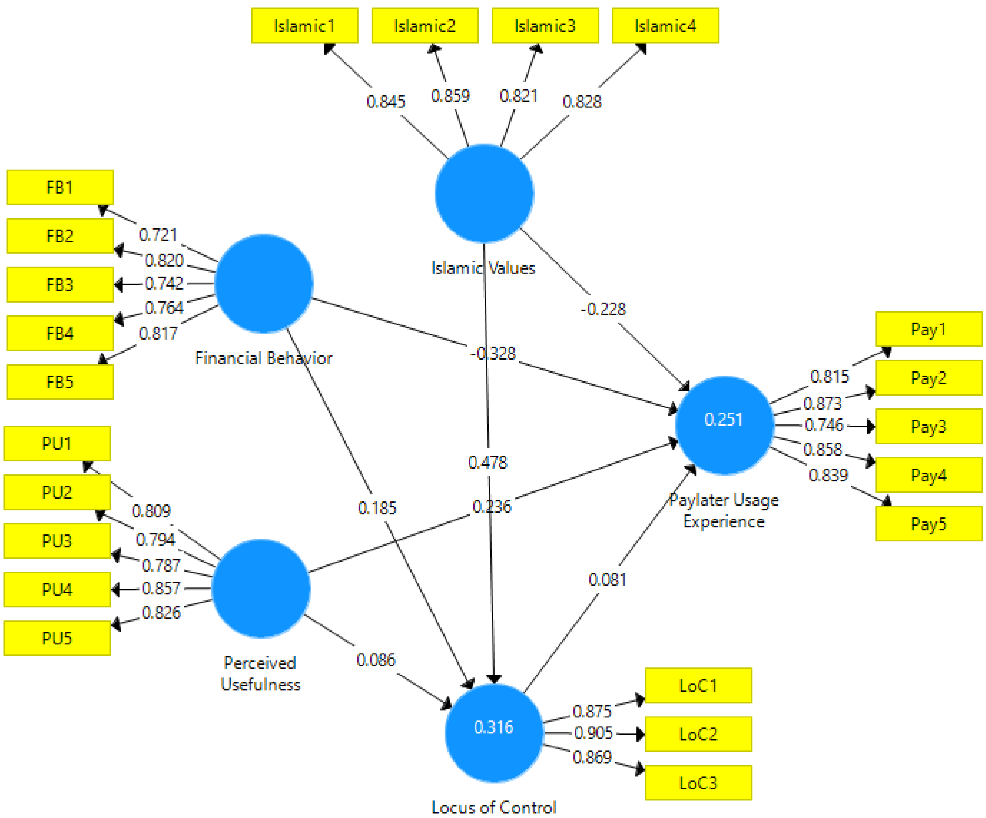

Figure 2: Structural Model Estimation

Figure 2 illustrates the structural model estimated using the PLS-SEM approach. The model depicts the hypothesized relationships among Financial Behavior, Perceived Usefulness, Islamic Values, Locus of Control, and Paylater Usage experience, along with the standardized path coefficients, which are explained in the preceding results tables.

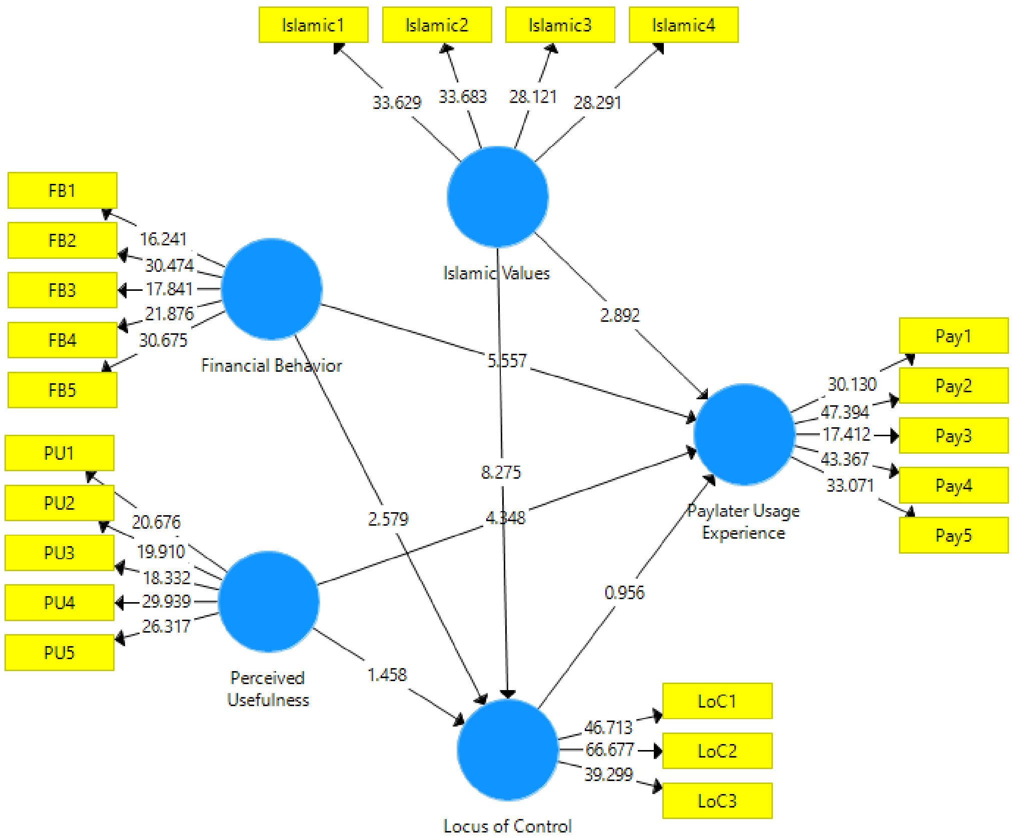

Figure 3: Structural Model Bootstrapping

Figure 3 illustrates the bootstrapping results of the PLS-SEM analysis, showing the t-statistics for the measurement indicators and the structural paths. The result indicates that the measurement model demonstrates strong indicator reliability and the statistical significance of the hypothesis.

Conclusion

This study concludes that financial behavior, perceived usefulness, and Islamic values are important determinants of Paylater usage experience among State Islamic University students, while locus of control does not play a significant role in mediating that experience. Students with better financial behavior are more cautious and less inclined to use Paylater. Conversely, the perceived practical benefits of Paylater encourage its continued use. Stronger adherence to Islamic values is associated with lower acceptance of debt-based payment facilities such as Paylater. Furthermore, financial behavior and Islamic values significantly enhance locus of control, whereas perceived usefulness does not. However, the locus of control neither influences Paylater usage experience nor mediates the relationships between financial behavior, perceived usefulness, and Islamic values with Paylater usage experience.

This study contributes theoretically by extending the literature on financial technology adoption by integrating financial behavior, perceived usefulness, Islamic values, and locus of control. The findings indicate that Paylater usage experience is influenced more directly by practical benefits, financial behavior, and Islamic values than by psychological self-control. In practical terms, the results highlight the importance of strengthening financial literacy and Islamic financial ethics among students to promote responsible borrowing behavior. In addition, the relatively modest explanatory power indicates that other factors may also influence Paylater usage experience. Future research is encouraged to involve more diverse samples and incorporate additional variables.

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