

Perspective of Islamic Economics: Consumptive Behavior of Online Shopping and the Paylater System

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ABSTRAK

Kemajuan teknologi dan internet telah mempengaruhi perilaku konsumtif masyarakat, termasuk mahasiswa. Fenomena ini semakin nyata dengan adanya kemudahan berbelanja *online* dan penggunaan sistem pembayaran *paylater*. Dalam perspektif ekonomi Islam, perilaku konsumtif ini menimbulkan pertanyaan mengenai kesesuaian dengan prinsip-prinsip yang dianjurkan. Penelitian ini bertujuan untuk menganalisis perilaku konsumtif mahasiswa dalam berbelanja *online* dengan menggunakan sistem *paylater* dari perspektif ekonomi Islam. Penelitian ini juga berupaya untuk memahami dampak kemudahan berbelanja *online* terhadap perilaku konsumtif dan bagaimana hal ini sejalan dengan prinsip ekonomi Islam. Sebagian besar penelitian sebelumnya lebih fokus pada perilaku konsumtif secara umum atau dalam konteks ekonomi konvensional. Masih sedikit penelitian yang secara spesifik mengkaji perilaku konsumtif berbelanja *online* dengan sistem *paylater* dari perspektif ekonomi Islam, terutama yang melibatkan mahasiswa sebagai subjek penelitian. Metode penelitian yang digunakan adalah kualitatif dengan pendekatan fenomenologis. Hasil penelitian menunjukkan bahwa perilaku konsumtif mahasiswa dalam berbelanja *online* dipengaruhi oleh kemudahan dan kenyamanan yang ditawarkan oleh sistem *paylater*. Dari perspektif ekonomi Islam, perilaku ini dapat dianggap tidak sesuai karena mendorong pembelian yang tidak berdasarkan kebutuhan nyata, melainkan keinginan atau gengsi. Islam menekankan pemenuhan kebutuhan dengan cara yang sederhana dan menghindari perilaku boros atau mubazir. Penelitian ini memiliki implikasi penting bagi kebijakan pendidikan dan pengaturan penggunaan teknologi finansial di kalangan mahasiswa. Diperlukan edukasi mengenai pentingnya pengelolaan keuangan yang bijak dan sesuai dengan prinsip ekonomi Islam. Selain itu, hasil penelitian ini dapat menjadi dasar bagi pengembangan kebijakan yang lebih ketat terkait penggunaan sistem *Paylater* untuk mengurangi perilaku konsumtif yang berlebihan.

Kata kunci: Perilaku konsumtif, Mahasiswa, *e-commerce*, Bayar nanti, Ekonomi Islam

ABSTRACT

Advancements in technology and the internet have influenced the consumer behavior of society, including students. This phenomenon has become more evident with the ease of online shopping and the use of the Paylater payment system. From the perspective of Islamic economics, this consumptive behavior raises questions about its alignment with recommended principles. This research aims to analyze the consumptive behavior of students in online shopping using the Paylater system from an Islamic economic perspective. The study also seeks to understand the impact of the ease of online shopping on consumptive behavior and how it aligns with Islamic economic principles. Most previous research has focused more on consumer behavior in general or within the context of conventional economics. There is still little research that specifically examines consumptive behavior in online shopping using the paylater system from an Islamic economic perspective, especially involving students as research subjects. The research

method used is qualitative with a phenomenological approach. The research results indicate that the consumptive behavior of students in online shopping is influenced by the convenience and ease offered by the paylater system. From the perspective of Islamic economics, this behavior can be considered inappropriate as it encourages purchases not based on actual needs but rather on desires or prestige. Islam emphasizes meeting needs in a simple way and avoiding wasteful or extravagant behavior. This research has important implications for educational policies and the regulation of financial technology usage among students. There is a need for education on the importance of prudent financial management in accordance with Islamic economic principles. Additionally, the results of this study can serve as a basis for developing stricter policies related to the use of the paylater system to reduce excessive consumptive behavior.

Keywords: *Consumptive behavior, Students, e-commerce, Paylater, Islamic economics*

INTRODUCTION

Almost all aspects of human life are now affected by technological advances, including the buying, and selling economy. This approach is based on technological advancements that introduce intelligence-based goods and procedures, allowing businesses to adjust to rapidly changing consumer behavior (Zainudin et al., 2019). Thus, it cannot be denied that the trading industry tends to change rapidly because of economic development. Nowadays, there are many online buying and selling applications that offer convenience in transactions. Many people consider online shopping more practical than offline shopping because it can be done anytime and anywhere without having to visit a physical store. It is proven that shopping online takes less time than shopping at traditional retail stores. This can be seen from the report "Navigating Indonesia's E-Commerce: Omnichannel as the Future of Retail". Based on this report, 74.5 percent of consumers shop online more than they shop offline (Kompas.com, 2021). The growing variety of businesses also helps shoppers in finding items according to their needs. Studies show that the e-commerce sector for online shopping is growing rapidly in Indonesia, mainly due to the rapid expansion of the internet (Supatminingsih et al., 2023).

With the internet, online shopping technology has emerged that is integrated into a system that is often referred to as an online shopping application (Berakon et al., 2022). The presence of various online shopping applications in Indonesia, such as Shopee, Lazada, Tokopedia, Facebook Marketplace, and others, is equipped with an increasingly sophisticated shopping system. These online shopping applications have been widely recognized by students, in fact, almost all students who have cellphones must have downloaded one or more of these online shopping applications. Research conducted by Aeni et al., (2022) suggests that in 2022, the number of online shopping application users in Indonesia will reach 166.1 million, showing an increase every year from 112.1 million in 2019, 129.9 million in 2020, and 148.5 million in 2021.

E-commerce is generally defined as the buying and selling of products over the internet, but any transaction that is conducted entirely electronically can be considered part of e-commerce. Therefore, e-commerce emphasizes the advancement of digital technology, which is in line with the lifestyle of modern people who tend to do all activities through smart phone devices. Studies show that people's lifestyles have changed due to the influence of technological development, one of the most striking changes is the increase in the use of gadgets with a tendency to do activities in cyberspace, such as online shopping. In addition to various advantages, such as ease of access and potential money savings as e-commerce often offers cheaper prices than physical stores, customers also benefit from the ability to shop anytime for 24 hours, save time, and have access to see reviews from other users (Khairunnisa et al., 2022).

Nowadays, various new payment systems and financial services are emerging, making it easier for people to shop. Now, payment systems are not just limited to bank credit cards, although they still exist. Especially with the presence of financial technology (fintech) that is increasingly rampant. Fintech becomes popular with the paylater feature, which allows the purchase of goods or services with installment payments without a credit card. The emergence of fintech makes it easy for people to transact, even providing credit services (Chan et al., 2022; Singh et al., 2020). The paylater feature is increasingly popular because it can be used to pay for various transactions, from online shopping to

payments for travel needs such as airline tickets, hotels, or internet data package contents. The Paylater feature can be a simpler and more practical alternative for people to get access to credit without using a credit card. The credit card application process at banks often involves a complex and time-consuming process. It is important for users to understand the paylater feature well to avoid the risk of debt or excessive installment burden. The number of parties involved, including financial institutions, in the development of this feature also provides a variety of favorable options for users. With wise use, this payment feature can encourage increased financial inclusion among students (Prastiwi & Fitria, 2021).

Reported by *bisnis.com*, PT Pefindo Credit Bureau noted that there were around 13.4 million people in Indonesia who used the Buy Now Pay Later (BNPL) or paylater service as of December 2023. Main Director of Pefindo Credit Bureau Yohanes Arts Abimanyu said that the number of paylater users increased by 1.12% if compared to December 2022. The most users are spread in West Java province, reaching 28.7%, then followed by DKI Jakarta reaching 13.85%, East Java 13.36%, and Central Java 12.46%. Below in Table 1 are several types of paylater that are available and popular in Indonesia.

Table 1. Types of paylater service

Channel	Active User	Active Users Average credit offered
Kredivo	7 million+	Rp 3.5 million
Akulaku	8 million +	Rp 1-3 million
UangMe	7 million +	Rp 2 million
Indodana	2.5 million +	Rp 4-10 million
atome	12 million +	Rp 6 million

Source: <https://www.xendit.co/id/blog>

However, alongside these benefits, the rapid expansion of e-commerce raises ethical and economic considerations. The convenience of online shopping and the proliferation of features like Pay Later options can potentially encourage excessive consumption habits among students and consumers in general. This phenomenon prompts critical reflections on the ethical implications of digital commerce, particularly in relation to responsible spending and financial management. In conclusion, the evolution of online shopping driven by technological advancements has revolutionized consumer behavior and market dynamics in Indonesia. The widespread adoption of online shopping applications underscores their pivotal role in modern commerce, offering unparalleled convenience, accessibility, and choice to consumers. While digital platforms continue to reshape the retail landscape positively, ongoing scrutiny and ethical awareness are essential to ensure that technological innovations in e-commerce align with sustainable consumer practices and economic principles. As technology evolves further, the future of online shopping promises continued growth and innovation, shaping how individuals interact with markets and consume goods in the digital age.

With the existence of the paylater feature, there is convenience in transactions, but its use can make a person dependent and use the feature excessively. In the context of Islamic economics, with the increasingly widespread use of paylater, questions often arise regarding the Islamic economic view of buying and selling transactions, where consumers have the freedom to take the desired goods and pay at an agreed time later. In Chapra (1985) entitled "Towards a Just Monetary System" presents views on how a fair Islamic monetary system can be built, including the role of zakat, the prohibition of usury, and other economic concepts. Abu Hurairah (radhiyallahu 'anhu) said, "The Messenger of Rasulullah forbade buying and selling by throwing pebbles and buying and selling gharar (HR Muslim)". An-Nawawi said: "With regard to the practice whereby the customer takes the goods and does not pay for them, nor does he utter the words of sale, but merely intends to take the goods at the general standard price, as most people do, this is a false sale, according to the consensus of the scholars (Amri et al., 2023)

The impact of the rapid growth of the internet is a change in consumer behavior (Cummins et al., 2014). Apart from that, the book "The Modern Theory of Consumer Behavior: Ordinal or Cardinal" Barnett (2003) explains the two main approaches in consumer behavior theory. Although this book generally discusses consumer behavior theory in conventional economics, the basic concepts of how consumers make choices and maximize their satisfaction can also be applied in the analysis of consumer behavior in online shopping and the paylater system. By understanding these basic principles, people can better evaluate how the paylater system influences consumer decisions from an Islamic economics

perspective. These changes arise because people have many wants and needs. These changes show a tendency towards consumptive behavior, where a person buys something beyond rational needs, driven more by excessive desires than actual need factors. Teenagers, as part of society, are also affected by consumerism. Many teenagers, especially teenage girls, are involved in a luxurious or consumptive lifestyle (Evianah & Mustikorini, 2023). They tend to imitate the luxurious lifestyles of developed countries. In addition, there is also a tendency among Indonesian teenagers to use certain products as status symbols, which affects their attitude to life and their needs. This consumptive behavior means buying things not because of real needs, but because of desires or to try products for no apparent reason. However, in Islam, this consumptive behavior is not recommended (Jumarni, 2021). Given these dynamics, researchers are increasingly interested in examining the phenomenon of consumptive behavior among students engaged in online shopping, particularly in the context of the paylater system from an Islamic economic perspective. This research aims to delve into how these financial tools influence consumer behavior, ethical considerations in transactions, and their alignment with Islamic principles of economic justice and moderation.

The study seeks to explore whether the adoption of paylater encourages responsible consumption practices or fosters a culture of financial dependency and excess. It will analyze how these systems affect individuals' financial management skills, their attitudes toward debt, and the broader socio-economic implications within the framework of Islamic ethics. Furthermore, the research endeavors to contribute insights that can inform policy discussions and educational initiatives aimed at promoting responsible consumer behavior among young adults. By examining these issues through an Islamic economic lens, the study aims to offer guidance on how modern financial innovations can be ethically integrated into consumer practices without compromising foundational principles of fairness and moderation in trade.

In conclusion, the introduction of the paylater feature in online shopping represents a significant convenience for consumers but also poses challenges from an Islamic economic perspective. Addressing these challenges requires careful consideration of ethical principles, consumer behavior dynamics, and the broader socio-economic impact of financial innovations in digital commerce. Through research and dialogue, stakeholders can work toward fostering a balanced approach that supports sustainable economic practices in line with Islamic values.

METHOD

The research method chosen for this study is qualitative, aiming to explore and understand the underlying meaning of a social phenomenon among students. Qualitative research is particularly suited for delving into complex social issues and understanding the perspectives of individuals or groups involved. In this study, the phenomenon of interest is the use of online shopping and paylater features among university students. The phenomenological approach is selected as the theoretical framework for this study. Phenomenology focuses on exploring and describing the lived experiences of individuals within a specific phenomenon. It seeks to uncover the essence and meaning that individuals attribute to their experiences. In the context of this research, the aim is to capture how students perceive and engage with online shopping, particularly focusing on their motivations, behaviors, and ethical considerations related to the use of paylater features.

This research utilizes both primary and secondary data sources to comprehensively examine and understand the phenomenon under investigation. **Primary Data:** The primary data sources consist of in-depth interviews with selected undergraduate and graduate students. The selection of informants is crucial in phenomenological research to ensure that the chosen participants have experienced and can articulate the phenomenon of interest. In this study, two undergraduate students and two graduate students are chosen based on their relevance to the research topic and their ability to provide rich insights into the use of online shopping and paylater features. **Secondary Data:** Secondary data sources include relevant literature, academic papers, reports, and statistical data related to online shopping trends, consumer behavior, and Islamic economic principles. Secondary data provide contextual background and support for interpreting and framing the primary findings within broader social and economic contexts.

The population for this study includes undergraduate and graduate students who are engaged in online shopping and have used or have opinions about paylater features. This population is chosen because students are significant users of online shopping platforms and are likely to provide diverse insights into the phenomenon under investigation. The sampling technique employed in this study is purposive sampling. Purposive sampling allows researchers to select participants who possess specific characteristics or experiences relevant to the research topic. In phenomenological research, the goal is not to generalize findings to a larger population but to gain a deep understanding of the lived experiences of the selected participants. Therefore, the selection criteria prioritize students who actively engage in online shopping and have used or have opinions about paylater features.

Data collection primarily involves conducting semi-structured interviews with the selected participants. Semi-structured interviews are chosen because they allow flexibility in exploring participants' experiences while ensuring that key topics related to online shopping and paylater features are covered systematically. During the interviews, participants are encouraged to share their experiences, attitudes, perceptions, and any ethical considerations they have regarding their shopping behaviors. The interviews are audio-recorded with participants' consent and transcribed verbatim for detailed analysis. Qualitative data analysis techniques, such as thematic analysis, are employed to identify recurring themes, patterns, and meanings within the interview transcripts. Through systematic coding and categorization of data, the researcher identifies key insights and interpretations related to students' experiences with online shopping and their perspectives on the ethical implications of paylater features.

The process of organizing and analyzing data leads to the generation of findings and conclusions. In phenomenological research, conclusions are drawn based on the interpretations and meanings derived from participants' life experiences. The researcher synthesizes the findings to develop a coherent narrative that sheds light on how students perceive and engage with online shopping, particularly in relation to the ethical considerations of using paylater features.

RESULT AND DISCUSSION

Online Shopping Consumptive Behavior in the Perspective of Islamic Economics

Islam as a religion regulates all aspects of human behavior in meeting people's needs (Junaidi et al., 2022). However, Islam emphasizes the importance of fulfilling needs rather than wants and luxuries. In return, Islam encourages humans to act modestly in fulfilling their needs. Among university students, there is a tendency to spend money only on appearance to be accepted in their environment, especially with the advancement of the times and increasingly sophisticated technology. Therefore, the mindset and needs of college students can increase due to luxurious habits and lifestyles. Consumptive behavior is also driven by the convenience of online shopping, which allows college students to shop anytime and anywhere at their convenience (Pospos et al., 2023).

In the Islamic perspective, ideal consumption involves the following five principles. First, Moderate and Non-Wasteful: Consumption should be done in a moderate and non-wasteful manner, in accordance with the teachings of Surah Al-A'raf verse 31, which encourages Muslims to eat and drink wisely without excess. Islam teaches that every act of consumption should reflect simplicity and avoid wastefulness. Second, Meeting Needs, Not Wants: Ideal consumption involves fulfilling basic needs such as food, clothing, and shelter, rather than merely satisfying desires and luxuries. This aligns with the Islamic principle that emphasizes the importance of necessities over unnecessary wants. Third, Responsible and Ethical: Consumption should be done with moral awareness and responsibility, ensuring that the products purchased do not harm others or the environment. This includes paying attention to the halal and purity of the goods consumed. Fourth, Prioritizing Charity and Balance: A portion of income should be allocated for charity and almsgiving/zakat. Ideal consumption also includes balancing personal needs with social responsibilities towards others. Fifth, Long-Term Thinking: Islam teaches the importance of prudent financial planning and not focusing solely on immediate gratification. Long-term planning for future needs is also a part of ideal consumption.

As for some consumptive behaviors, namely students buying products because they want to maintain their appearance and prestige, there is the emergence of an assessment that buying products at high prices will lead to high self-confidence. Additionally, students buy products because of discounts, not based on their benefits and usefulness, and they buy products by comparing different brands, which

leads to waste. These behaviors ultimately contribute to a cycle of unnecessary spending and financial strain.

Consumption principles based on Islamic religious teachings in the context of online shopping show that individuals are not only skillful consumers in utilizing modern technology, but also have moral awareness and responsibility towards their consumption choices. This creates an online shopping experience that is aligned with spiritual and ethical values, which strengthens the link between consumption behavior and Islamic religious teachings. Although a minority of them have not fully implemented the rules of Islam, nevertheless, a Muslim's consumption behavior, from the point of view of purpose, is not only intended to obtain satisfaction from the goods consumed but is also considered an act of worship to seek the pleasure of Allah SWT. This is in accordance with Islamic teachings stated in Surah Al-A'raf verse 31, where humans are commanded to eat and drink mindfully, as Allah dislikes excessive behavior. In addition, Surah Al-Mukminun verse 64 also emphasizes that Allah will punish those who live in excessive luxury (Falah et al., 2024).

The results of interviews with students show that they are not excessive in fulfilling their daily needs, because the items purchased are in accordance with their daily needs. When making shopping decisions, some respondents use promos or discounts to get items at a cheaper price, which is considered permissible in Islam if it is not excessive, and it is strongly recommended not to be wasteful. A small number of respondents also make purchases just to fulfill desires, which can be a risky behavior as desires do not have a clear limit. However, if the purchase to fulfill a desire is made with extra money and the item purchased is affordable, it is considered reasonable in Islam. On the other hand, if the purchase is made without extra money and beyond the reasonable limit, it is avoided.

In general, most of respondents have followed Islamic consumption principles by applying the knowledge they gained about the provisions of Islamic law in choosing the goods to be purchased when shopping in the marketplace. They pay careful attention to product descriptions. Students in shopping in the marketplace are not excessive and allocate their money to save and give alms/charity. They are also able to distinguish the priority of needs that must be met first.

To address the challenges identified in the online shopping behavior of university students from an Islamic economic perspective, a multifaceted approach is needed. Educational initiatives should be strengthened to deepen students' understanding of Islamic consumption principles, including the prohibition of wastefulness and the importance of prioritizing needs over wants. Universities and community organizations could offer workshops and seminars on prudent financial management and the ethical use of online shopping platforms. Additionally, online shopping platforms should enhance transparency regarding costs and offer features that help users adhere to budgetary constraints, such as spending alerts or budgeting tools. By integrating these strategies, students can make more informed and responsible consumption choices that align with Islamic values while effectively managing their financial well-being.

Pay later Transactions in Islamic Economic Perspective

Humans in their routine cannot be separated from buying and selling activities. Various types of transactions are encountered, both in the form of raw goods and finished goods. Usually in community practice, buyers place an order in advance for the desired goods. Social interactions that occur in society form various rules that are closely related, known as *muamalat*. The concept of *muamalat* includes legal rules related to contracts, marriage, inheritance, and other social aspects. The rapid development of technology allows business actors to transact easily, even in remote situations and without time restrictions. In everyday life, products or goods can be quickly moved from one place to another through various types of transportation media (Syaifuddin et al., 2022).

In current online shopping practices, the paylater feature has become a popular option that allows consumers to make purchases and pay later. This online shopping process enables consumers to select desired items, enter payment details, and then use the paylater option to postpone payment until a specified time in the future. During this period, consumers can receive and use the items before making the full payment. Payment receipts or transaction proofs are typically sent via email or can be downloaded from the shopping platform as confirmation that the transaction has been completed. This proof serves to verify the payment and is crucial for addressing any issues if errors occur or if there is a need for returns.

However, from an Islamic economic perspective, the use of the paylater feature in online shopping often presents issues. Many users are attracted to the convenience and flexibility offered without fully

realizing the potential negative impacts of this transaction, particularly concerning interest (*riba*). Paylater transactions frequently involve additional costs in the form of interest or administrative fees if payment is not made on time. This element contradicts Islamic economic principles, which prohibit all forms of interest and transactions that do not comply with shariah. With a payment system that allows users to pay later, they often find themselves trapped in debt that accrues interest, leading to significant financial burdens and conflicts with principles of justice and *maslahat* in Islamic economics.

The application of business ethics in accordance with Islamic principles in the business world will bring benefits to sellers, companies and customers. Trust from customers becomes very important to foster mutually binding loyalty. Based on the results of interviews with students, it was found that the reasons for using the paylater feature varied. Some users use it to fulfill their needs because the easy transaction process attracts many people. There are also those who just want to try the transaction feature because of the high interest in exploration among the millennial generation, who see the use of paylater as a popular trend. However, some users do not have a clear understanding of the law of using paylater transactions from an Islamic economic perspective. They only know that the feature can be used without considering the potential adverse effects that may arise. This shows that in general, users do not fully understand the terms of these transactions according to Islamic economic principles.

The Islamic economic review of the practice of using paylater transactions is not in line with sharia principles. In the practice of these transactions, there are elements that are not in accordance with the principles of Islamic economics, including the principles of divinity, justice, and *maslahat*. One of the elements contained in the Paylater transaction is usury. While Islamic economics strictly prohibits all forms of usury transactions, *gharar*, *maisir*, and other bad behavior. In the paylater transaction, there is a profit made from loans given to users by imposing interest charges when due.

To address the issues of paylater transactions from an Islamic economic perspective, it is crucial to implement solutions that align with shariah principles. Financial institutions and online platforms should develop and offer alternative payment solutions that do not involve interest or hidden fees, such as profit-sharing or cost-plus financing models that comply with Islamic finance principles. Additionally, there should be increased transparency and education about the implications of using paylater features, including clear explanations of any potential costs and risks. Educational programs targeting both consumers and service providers can raise awareness about Islamic economic principles and promote ethical financial practices. By integrating these strategies, users can make more informed decisions, and the industry can foster practices that align with Islamic values of fairness and transparency.

CONCLUSION

Online shopping provides students with convenience in obtaining the various products they need. This convenience occurs because, in online shopping, they can easily check the availability of stock items, communicate without restrictions, read detailed customer reviews, and save on transportation costs. This shows that every individual has been given the favor by Allah SWT to use and consume various things in this world, such as food that is halal and beneficial for their body and mind. However, in this context, Allah SWT has given a warning that use and consumption should not be done in excess. In the context of consumption, Islam teaches that it is not advisable to pursue unlimited needs. Islam encourages spending only to fulfill rational needs. The paylater feature in shopping applications can encourage a small number of students to shop excessively and consumptively. However, from another point of view, this method can be considered haram because of the additional element of interest required by the provider to its consumers, which is included in the act of usury. In the Qur'an, Allah SWT prohibits approaching usury and consuming wealth unjustly, as mentioned in the Qur'an Surah Ali Imran verse 130 and Surah Al-Baqarah verse 275.

To address the research question regarding the impact of the paylater feature on student consumption behavior from an Islamic economic perspective, it is essential to examine both the convenience and potential pitfalls associated with this payment option. The convenience offered by online shopping, including the paylater feature, facilitates easy access to products and helps students manage their immediate needs. However, the issue arises when this convenience leads to excessive spending and the accumulation of debt, especially when the paylater feature involves interest, which contravenes Islamic principles. The research should explore how the ease of using such features might tempt students into unrestrained consumption, and whether their understanding of the implications of

interest and debt aligns with Islamic teachings. This analysis will help identify gaps in awareness and offer recommendations for ensuring that financial tools used by students adhere to shariah principles while still providing practical benefits.

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