

**ANALYSIS THE USE OF SHOPEE PAYLATER ON STUDENT PURCHASING POWER
FROM THE MASLAHAH PERSPECTIVE**

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ABSTRACT

Paylater services offer significant convenience. By using paylater, students can make purchases without having to pay immediately in cash, but by paying later within a certain time period determined by the service provider. This research aims to determine the use of paylater on the purchasing power of students' reviews from masalah. This research uses a qualitative approach, with qualitative phenomenology as the type of approach chosen. This research data was obtained through document study and observation and interviews as the main data. The subjects in this research were students from the Faculty of Islamic Economics & Business who used paylater, including Shopee Paylater. consisting of 30 students. In this research, the data analysis method consists of three stages: data reduction, data presentation, and data verification. The research results show that although Shopee PayLater provides benefits in the form of convenience and cost savings, especially in terms of shipping costs, the use of this service is still considered strange from a sharia perspective. The conclusion in this research is that the use of Paylater has been proven to increase students' purchasing power from a social perspective.

Keywords: Paylater, Purchasing Power, Masalah

ABSTRAK

Layanan Paylater menawarkan kemudahan yang signifikan. Dengan menggunakan paylater, mahasiswa dapat melakukan pembelian tanpa harus segera membayar secara tunai, melainkan dengan membayar kemudian dalam jangka waktu tertentu yang ditentukan oleh penyedia layanan. Penelitian ini bertujuan untuk mengetahui penggunaan paylater terhadap daya beli mahasiswa ditinjau dari masalah. Penelitian ini menggunakan pendekatan kualitatif, dengan fenomenologi kualitatif sebagai jenis pendekatan yang dipilih. Data penelitian ini diperoleh melalui studi dokumen dan observasi dan wawancara sebagai data utama. Subjek dalam penelitian ini adalah Mahasiswa/I Fakultas Ekonomi & Bisnis Islam yang menggunakan paylater termasuk shopee paylater. terdiri dari 30 mahasiswa. Dalam penelitian ini, metode analisis data terdiri dari tiga tahap: reduksi data, penyampaian data, dan verifikasi data. Hasil penelitian menunjukkan bahwa yang menunjukkan bahwa meskipun Shopee PayLater memberikan keuntungan berupa kemudahan dan penghematan biaya terutama dari segi biaya pengiriman, namun penggunaan layanan ini masih dianggap kontroversial dari sudut pandang syariah. Kesimpulan dalam penelitian ini ialah penggunaan Paylater terbukti meningkatkan daya beli mahasiswa di tinjau dari sisi masalah.

Kata kunci: Paylater, Daya Beli, Masalah

A. INTRODUCTION

The increasing development of technology and the internet in the world means that shopping trends have now shifted from direct shopping (offline) to indirect shopping (online) such as e-commerce. This makes online retail important for many companies around the world to market products (Aftika, 2022). The majority of individuals tend to prefer shopping online due to several factors, namely time efficiency and easy to do anywhere. According to (Andriany, 2019) ease of shopping is one of the significant reasons that makes consumers switch to shopping online.

However, despite the many conveniences offered, there are still factors that are the reason why some consumers do not choose to shop online, namely the risk of fraud both in terms of quality and payment systems (Bhakat, 2023) The purchasing decision making process is one of the crucial parts in theory. marketing, especially in the field of consumer behavior which specifically studies how individuals, groups and organizations choose, buy, use and utilize goods, services, ideas or experiences in order to satisfy consumer needs and desires (Djuwaini, 2022). The literature on consumer behavior discusses in detail subjects such as consumerism, hedonism, luxury goods, fashion, cultural values, and social recognition (Khan, 2022).

Purchasing a product can occur because consumers have a need for the product which is then influenced by the availability of a budget to meet these needs. With the current growth in payment systems, the benchmark for budget availability is not only seen from the availability of funds in the form of cash, but also measured from the form of facility services such as credit cards or other digital payments. (Fitrianingsih, 2023). The payment system that continues to develop is one factor

Supporting the development of e-commerce. The payment system, which is one of the factors that supports the stability of the current financial system, continues to develop, as is the case with the development of the payment system from initially only cash until now a digital system is available. The majority of payment methods provided by e-commerce are digital payments such as intra-bank transfers, virtual accounts, online credit cards, online debit cards, e-wallets, etc. However, cash payment can still be an option. Some e-commerce providers provide cash payments using the Cash On Delivery (COD) system where users can pay for their purchases in cash to the courier when the goods are delivered.

Apart from the COD method, some e-commerce also provides cash payment options via mini markets. In recent years, to be precise since 2018, there has been a new payment method introduced to the public, namely Paylater technology. Paylater has the same function as a credit card, the advantage offered by this technology is that it is relatively easy to register compared to cards. credit. Like credit cards, paylater can make it easier for consumers to fulfill all their needs, from shopping for primary needs to entertainment such as purchasing plane tickets, hotel reservations, recreation tickets, and others, then users can pay at each predetermined due date. The public is enthusiastic about

The presence of PayLater technology is proven by the increasing number of PayLater users from time to time.

A survey conducted by the Research Institute of Socio Economic Development (RISED) showed that 92% of respondents said that the paylater service was useful for managing expenses and cash flow. The number of users increased by 22.52% for very frequent users and 7.2% for users who often use Paylater services. Until 2020, the number of Shopee Paylater users reached 1.27 million users with an accumulation of active borrowers reaching 67%, namely around 850 thousand borrowers. The amount of loan funds issued by Shopee Paylater reached IDR 1.5 trillion (Gunawan, 2021).

The use of paylater services has become a prominent phenomenon among students, especially at the Faculty of Islamic Economics and Business, State Islamic University of North Sumatra (Febi UINSU). This service offers a flexible and easy payment alternative for students who often have limited funds but have quite large consumption needs. Amid the pressure of increasing living costs and the demands of a modern lifestyle, paylater is a practical solution for students to meet their daily needs without having to pay in cash directly (Hajar, 2019). This is mentioned in the Quran in Surah Al-Imran verse 130.

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا الرِّبَا أَضْعَافًا مُضَاعَفَةً وَاتَّقُوا اللَّهَ لَعَلَّكُمْ تُفْلِحُونَ

Meaning: "O you who believe, do not consume usury in doubles and fear Allah so that you will be successful." (QS Al-Imran 130)

In terms of benefits (maslahah), the use of paylater can provide a short-term solution for students in meeting urgent needs, especially when they face unstable financial conditions. With paylater, students can access the goods or services they need without having to wait for cash to be available, so that it can support the smooth running of academic activities and daily needs. In this context, paylater can be considered an instrument that provides convenience and increases students' purchasing power.

However, the principle of maslahah also requires long-term consideration of the negative impacts that arise. The use of paylater without good control can trigger consumer behavior and cause students to be trapped in a cycle of debt. When spending exceeds the ability to pay, this can harm students financially, disrupt personal financial stability, and potentially cause stress and mental burden. In the Islamic view, this is included in the category of harm that must be avoided because it harms individuals and is contrary to the principles of justice and welfare.

Literacy and knowledge are consistently used interchangeably. According to the Qur'an, Surah Al-An'am (verse 119), knowledge or literacy is necessary for a Muslim to distinguish between what is permitted and what is prohibited in Islam (Yuslem, 2023). Certain factors that make the use of paylater increasingly popular among students include ease of process, high accessibility, and aggressive promotion from service providers.

The fast and simple registration process and relatively easy-to-fulfill requirements make paylater services very attractive to students who want to meet their needs without having to experience significant financial constraints. In addition, aggressive promotion

from service providers, both through social media and marketing activities on campus, also contribute to the increasing interest of students in using this service. (Juniarti, 2022). However, the use of paylater services also presents risks that need to be considered carefully. Reliance on this service can lead to debt accumulation that has the potential to disrupt students' financial stability in the long term. In addition, additional fees or interest charged for the use of paylater services can also increase students' financial burden if not managed properly (Khan, 2022).

In the context of Febi UINSU, where students learn about Islamic economics and business, it is important for them to understand the principles of healthy and responsible finance. Although paylater services can provide convenience in shopping, students also need to be aware of the risks associated with their use. Education about good financial management and an understanding of the principles of Islamic economics can help students make smart and responsible financial decisions. (Khan, 2022).

The use of paylater services has become a significant trend among students, especially among Febi UINSU students. This service offers convenience and flexibility in payments, but also presents financial risks that need to be considered. With a good understanding of financial management and awareness of the risks involved, students can use paylater services wisely to meet their needs without sacrificing long-term financial stability (Leo, 2022).

Buying goods in installments according to the mutual agreement at the time of the contract, with a clear time limit and a clear installment amount, then there is no problem with this. Because buying and selling with payment within a certain time limit is permitted in Islamic law. In credit sales and purchases there is additional financing because the addition is an imbalance from delayed payments.

However, many scholars debate this credit buying and selling because there are additional payments. It is possible that the practice of buying and selling credit on Shopee PayLater will run into problems. In the terms and conditions of service for loan recipients, the amount of interest that will be charged to the borrower is not stated. The interest is valid for 2, 3 and 6 month installments. Apart from interest, there are also other fees, namely a handling fee of 1% per transaction, and if there is a delay in payment the user will be subject to a fine of 5% of the total payment.

Even though Shopee PayLater is one of the payment methods that is often used by Indonesian people, especially Febi UINSU students, there are still many who abuse the law and the impacts it causes. Shopee PayLater is still an interesting polemic to study in law, especially from a legal perspective and its impact. With the results of this research, it is hoped that the public will better understand the Shopee PayLater law and the basis for making laws, and the impact on students and the wider community.

One of the previous studies that has been carried out is research conducted by (Mutaqin, 2017), a student at the University of Surabaya in his thesis entitled Student PayLater User Experience in Surabaya. The research results showed that the motives for students in Surabaya to use PayLater consisted of because to motive which included

urgency or pressure, utilizing profitable PayLater features and utilizing new payment system technology as well as in order to motivate including alternative options to replace credit cards, fast payment solutions and easy and e-commerce or online travel agent strategy to present PayLater. In research conducted by (Khan, 2022) it was found that the group of teenagers aged 18-21 years was an age group that had a high tendency to use paylater compared to other age groups. The 18 to 21 year age group is included in the late adolescent category. This age group is the average age of diploma and undergraduate program students at universities. The difference between this research and previous research lies in the focus on using Paylater in increasing students' purchasing power from the perspective of the problem, while previous research only focused on using Paylater.

Based on this, the author is interested in raising the title "ANALYSIS OF THE USE OF SHOPEE PAYLATER ON STUDENTS' PURCHASING POWER IN A MASLAHAH PERSPECTIVE (CASE STUDY OF FEBI UINSU STUDENTS) in order to find out how the use of shopee paylater on students' purchasing power.

B. RESEARCH METHOD

The approach used in this study is a qualitative approach used to find out or describe the reality of the events being studied so that it is easier to obtain objective data. Qualitative research methods are used by researchers in object conditions. Based on the above understanding, it can be seen that qualitative research is a natural research and the data produced is descriptive. This study uses a qualitative approach with a case study research type. This research focuses intensively on a particular object that studies it as a case. Case study data can be obtained from all parties concerned. The research subject is a source of data that can provide information related to the research problem being studied. The technique of taking research subjects uses a purposive sampling technique, namely being selected with certain considerations and objectives.

The criteria determined by the researcher as the subject of the study are those who are involved in the activities being studied, know and understand the information related to the study. Based on this, the subjects in this study are students of the Faculty of Islamic Economics & Business who use paylater including shopee paylater. The subjects to be studied in this study are people who have used paylater to shop on the shopee platform. In this study, 30 students were included with data collection through interviews to know about use of paylater on students' purchasing power, review from Maslaha from 30 FEBI UINSU students who contributed to this study.

C. RESULTS AND DISCUSSION

RESULT

Shopee PayLater Feature Operations

Shopee is an e-commerce platform launched in 2015 under the auspices of the SEA Group (formerly known as Garena) which is headquartered in Singapore. Shopee offers promotions and discounts that consumers like, as well as sellers who are closer to buyers so that the goods they buy arrive quickly (Khan, 2022). Distance does not prevent buyers

from buying products far from locations either domestically or abroad, because there is free shipping with conditions that apply. Shopee has a live chat feature that allows both parties to easily interact and ask questions about the products they sell (Musa, 2017).

Shopee PayLater is a credit payment feature on Shopee . Shopee PayLater makes it easy for users to make shopping installment payments without using a credit card (Mutaqin, 2017). Each credit facility is subject to service fees or other fees specified in the loan agreement. The amount of interest cannot be stated, even in the payment details. Like the PayLater feature on the Shopee website, PayLater can only be used for all payments on the Shopee platform. Applying for a loan from Shopee PayLater is also easy and fast, users only need an ID card to register without the BI Checking verification process, application and user feasibility surveys.

Shopee PayLater has advantages and disadvantages (Suharso, 2017) . The advantage is that the initial loan provides a 0% credit product, reaches all regions in Indonesia and helps SMEs to get capital loans. The disadvantage of Shopee PayLater is that when there is a delay you have to pay a fine and the application must get a recommendation from Shopee first. Currently the Shopee PayLater feature does not appear on all Shopee user accounts, only certain user accounts can activate Shopee PayLater. Users who have the Shopee PayLater feature in the My menu (user profile) are included as users who can activate the Shopee PayLater feature. Regarding activating the Shopee PayLater feature, not all Shopee user accounts have the Shopee PayLater feature, only certain accounts can activate Shopee PayLater. (Suhendi, 2019).

The Impact of Shopee PayLater for FEBI UINSU Students

The definition of impact according to the Big Indonesian Dictionary (KBBI) is impact and influence that causes both positive and negative consequences. Influence is the power that exists and arises from something, either a person or an object, which helps shape a person's character, beliefs or actions. Influence is a condition where there is a reciprocal relationship or cause and effect relationship between what influences and what is influenced (Sulaeman, 2018).

The definition of positive impact is the desire to persuade, convince, influence, or make an impression on other people with the aim of getting them to follow or support one's good wishes. While the definition of negative impact is the desire to persuade, convincing, influencing, or giving an impression to other people with the aim of getting them to follow or support their bad desires and cause certain consequences. (Sultan, 2019). Based on the results of interviews with seven FEBI UINSU students who use Shopee PayLater, they said that Shopee PayLater has both positive and negative impacts. The positive impact of Shopee PayLater is that it makes it easier for users who want to make transactions. Meanwhile, the negative impact of Shopee PayLater is that it creates consumer behavior for users.

Analysis of Students' Views and Attitudes Towards the Use of Paylater

Buying and selling is considered valid if it meets all the pillars and conditions. If one of the pillars and conditions is not met, then it can be said that the sale and purchase is void or invalid. In general, Allah SAW allows buying and selling as He says:

وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا

Meaning: "And Allah has permitted trading and forbidden usury." (Al Baqarah: 275) (Ministry of Religion of the Republic of Indonesia, 2009).

From the results of interviews conducted by the author about the Paylater system according to Islamic legal sociology, it is explained that the implementation of the use of the Paylater System in students causes consumptive or wasteful behavior after they use Paylater. This is proven by 10 informants implementing consumptive behavior which is the behavior of consuming goods or services with an intensity that continues to exceed actual needs without seeing whether the goods or services consumed have benefits that are only used for a person's authority or social status. According to the results of the interview, students still use Shopee Paylater based on 4 (four) They are interested in the offer given by the Shopee Paylater system because of marketing promotions on social media and advertisements. With the influence of the surrounding environment related to the many promos that are implemented such as flash sales, free shipping and monthly discounts offered, resulting in dependence on shopping.

The provisions on Shopee Paylater regarding the loan repayment period make it very easy for students to pay off their bills when they are due. With the Shopee Paylater system, it does not prevent students from buying the items they want even though they have minimal pocket money every month, so students are free to shop for items that can support their appearance without paying attention to their financial condition (Fajrussalam, 2022).

Financial Constraints: Many students have budget constraints, so Shopee Paylater is a temporary solution to meet needs without having to spend money directly. **Consumer Habits:** Some students may use Shopee Paylater because they want to buy consumer goods directly, even though they don't have cash yet. Shopee Paylater provides flexible payment options with installments (Fatriansyah, 2020).

Based on the survey results, the use of Paylater has been proven to increase students' purchasing power. This service provides financial flexibility by breaking down payments into installments, allowing students to obtain the desired goods or services without waiting for cash to be available. This is in line with previous findings that installment payments can encourage consumption among middle-class people. However, this benefit is only temporary. In the long term, students who are unable to manage Paylater debts properly have the potential to be trapped in a debt cycle (Muhibbuddin, 2017).

Analysis from the Maslahah Side

The use of Paylater services by students needs to be viewed from a maslahah perspective to assess the impacts generated in terms of maslahah (welfare) and potential harm (loss). Maslahah in this context is not only seen from the direct benefits received by

students, but also pays attention to their long-term welfare, both in terms of finance, social, and psychological. This discussion will explore the concept of *maslahah* and how it is applied in the phenomenon of Paylater use among students. (Juniarti, 2022).

In the perspective of *maslahah*, there is an important consideration between the benefits (*maslahah*) and harms (*madharat*) of using Paylater. From the perspective of *maslahah hajiyyah*, Paylater services meet the urgent needs of students, especially when they lack funds for important needs such as education fees, daily needs, or purchasing goods that support learning. This is a positive example of the concept of *maslahah* in fulfilling needs (Marliyah, 2023).

However, *maslahah* must consider long-term welfare (*maslahah daruriyyah*). The use of Paylater that is not balanced with good financial management can create long-term losses, such as debt accumulation, late fines, and psychological impacts due to financial stress. From this perspective, uncontrolled use of Paylater can violate the principle of *maslahah* because it brings more harm than beneficia (Aftika, 2022).

From the perspective of *maslahah hajiyyah* (secondary needs), Paylater can be considered to provide benefits for students in meeting urgent needs that cannot be postponed, such as buying daily necessities, academic equipment, or technological devices that support the learning process. In this case, Paylater offers a practical solution for students who may not have easy access to cash or are facing temporary financial constraints. (Maulida, 2021).

Although the short-term benefits seem positive, from the perspective of *maslahah daruriyyah* (essential basic needs), the long-term impact of using Paylater can be problematic if not managed properly. Paylater used without careful consideration can cause more serious financial difficulties and even damage the personal economic stability of students. The concept of *maslahah tahsiniyyah* (tertiary needs or improving the quality of life) can also be applied in seeing the impact of Paylater on students' lives. Paylater can provide opportunities for students to improve their quality of life with faster access to goods that can improve lifestyle or learning efficiency (Monica, 2020). In addition to individual impacts, the use of Paylater by students also has implications for social welfare. Socially, the ease of access to Paylater can increase the gap between students who have the ability to manage debt wisely and those who are trapped in excessive consumption patterns.

Discussion

Based on an interview conducted with one of Shopee PayLater users, there are several important findings related to their motivations, experiences, and views on using this paylater service. These findings provide insight into how the service influences consumer decisions, especially in the context of student needs.

1. Motivation for Using Shopee PayLater

From the interview, one of the main motivations for using Shopee PayLater is because of the cheaper shipping costs. This shows that short-term financial benefits are one of the main attractions for consumers. For students, savings in daily expenses, such as

shipping costs, are a significant factor that drives the use of paylater facilities. Lack of understanding of financial literacy is a motivation for students to use Shopee Pay Later, even though financial literacy emphasizes more on ability, namely understanding all the risks and consequences of decisions taken. In addition, Islamic financial literacy is an important concept that can influence a person's behavior in making decisions, especially in adopting Islamic financing (Nwanko, 2024).

2. Perception of Gains and Losses

When asked about the dominance of Shopee PayLater's advantages or disadvantages, the majority of users emphasized that the main advantage is cheaper shipping discounts. This shows that short-term benefits are often a more visible factor to users, while long-term impacts such as debt burden may be less considered in the initial decision to use. Risk management is still not a priority in non-financial organizations, including universities. Understanding of risk and risk management integrated into university governance is still low. So students tend not to think about the impact or risk of using Shopee PayLater (Marliyah, 2023). However, some users also do not give positive recommendations to people around them regarding the use of Shopee PayLater. The reason is because each individual has a different view, especially regarding debt. Some people may be afraid of debt or uncomfortable with the idea of paying later. This shows that there is awareness among users that paylater is not suitable for everyone and must be considered carefully.

3. Satisfaction and Consumption Patterns

Consumptive behavior is an individual's tendency to act excessively in making purchases of goods or making purchases that were not previously planned. As a result, they will shop irrationally and spend money, just to get goods that are considered to be a symbol of privilege (Razali, 2020). The majority of users are satisfied with the use of Shopee PayLater, especially in terms of savings obtained compared to other payment methods such as COD (Cash on Delivery) or transfers via virtual accounts. This satisfaction reflects that functionally, Shopee PayLater provides benefits for users in meeting their needs. However, when asked about the items purchased, several users admitted that purchases were made for both needs and wants in balance (50%). However, there were several users who admitted that purchases were dominated by wants. This is important because it shows that although the paylater facility provides convenience, its use is not always limited to meeting urgent needs. There is also a tendency to buy goods that are consumptive or outside of basic needs.

4. Views on Sharia and the Maslahah Principle

The interview also touched on an important aspect from an Islamic economic perspective, namely whether Shopee PayLater is in accordance with sharia principles and maslahah. Users admitted to understanding sharia rules regarding credit or installment facilities and were aware that Shopee PayLater contains elements of usury, which in Islam is considered haram. Even so, the majority of users explained that in some urgent situations, some people still use paylater because of necessity. Although this facility

provides convenience in transactions and temporarily increases purchasing power, users still feel that its negative impacts, especially in terms of usury, are more dominant and damage the principles of *maslahah* (Yuslem, 2023).

From this interview, it can be concluded that although Shopee PayLater provides benefits in the form of convenience and cost savings, especially in terms of shipping costs, the use of this service is still considered controversial from a sharia perspective. Users who are aware of the principles of Islamic economics acknowledge that paylater contains usury, and therefore, is not in accordance with the concept of *maslahah* in Islam. However, in practice, the factors of need and convenience offered by paylater are often the main reasons for using this service, even with the awareness that there are negative impacts that must be faced.

D. CONCLUSION

Based on research results, the use of Paylater has been proven to increase students' purchasing power in terms of benefits (FEBI UINSU case study). This shows that even though Shopee PayLater provides benefits in the form of convenience and cost savings, especially in terms of shipping costs, the use of this service is still considered controversial from a sharia perspective. Additionally, this service provides financial convenience by breaking down payments in installments, thereby allowing students to obtain desired goods or services without waiting for cash to be available.

However, in practice, the necessity and convenience factors offered by paylaters are often the main reasons for using this service, even with the awareness that there are negative impacts that must be faced. There are positive and negative impacts in its use. The positive impact is makes it easy for users to carry out transactions, because the process is fast and easy. This is in accordance with the aim of *maqasid al-syari'ah*, namely for the benefit or provide good benefits. Meanwhile, the negative impacts of using Shopee PayLater are: makes users behave consumptive and desire to continue to be in debt meet daily needs.

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