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**Debt at Your Fingertips: A Phenomenological Critique of Shopee Paylater in Indonesia**

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**Abstract:**

The rapid rise of digital credit services such as Shopee Paylater has transformed consumer behavior in Southeast Asia. This study investigates the compliance of Shopee Paylater with Islamic economic principles, focusing on its structure, user behavior, and ethical implications. Employing a qualitative phenomenological approach, in-depth interviews were conducted with 15 users in Makassar City to capture experiential insights. Document analysis and observation supplemented the primary data. Results indicate that Shopee Paylater incorporates elements akin to interest and penalty fees, contradicting the Islamic prohibitions against *riba* and exploitative financial practices. Users frequently lacked awareness of Islamic contractual ethics and engaged in behaviors inconsistent with financial moderation. The findings reveal that Shopee Paylater's operational model is misaligned with shariah norms, raising concerns about its ethical legitimacy. This research contributes to the field of Islamic fintech by offering an empirical critique grounded in both user perception and normative doctrine. It highlights the urgent need for compliant digital financial solutions and policy interventions that uphold the objectives of Islamic law.

**Keywords** Islamic economics; digital credit; fintech ethics; Buy Now Pay Later; *riba*; shariah compliance; consumer behavior

**Introduction**

In recent years, the integration of digital financial services into e-commerce ecosystems has reshaped consumer behavior, particularly in Southeast Asia. Among these innovations, "Buy Now, Pay Later" (BNPL) services have rapidly gained popularity, offering flexibility in purchasing by allowing consumers to delay payment. Shopee Paylater, a BNPL product developed by Shopee under PT Commerce Finance, exemplifies this trend in Indonesia, especially in urban settings like Makassar City. Despite its practical appeal, the service raises important questions regarding its compatibility with Islamic economic principles. The intersection of fintech convenience and Islamic financial ethics warrants rigorous scholarly attention, given the prominence of Islamic values in the financial decision-making of Muslim-majority societies.

The rise of fintech, including BNPL platforms, aligns with broader global trends in digital consumption. However, Islamic economics emphasizes not only transactional efficiency but also adherence to principles such as fairness, justice, transparency, and the prohibition of *riba* (usury). As articulated in the Qur'an (QS. Al-Baqarah: 275), "Allah has permitted trade and forbidden *riba*," underlining a moral imperative that often clashes with the interest-based structures inherent in many digital credit systems. This conflict becomes particularly salient in models like Shopee Paylater, which charge service fees and penalties that resemble interest, thereby challenging the shariah compliance of such instruments.

Given this backdrop, two primary research questions emerge: (1) How is the Shopee Paylater transaction mechanism used by consumers in Makassar City? and (2) To what extent does the practice of Shopee Paylater align with the values of Islamic economics? These questions frame a critical inquiry into the practical and ethical dimensions of digital lending within an Islamic context. The study takes a qualitative approach, grounded in phenomenological and sociological methods, to explore user experiences and perceptions while drawing on foundational Islamic financial doctrines.

Previous Islamic economic scholarship has addressed the legality and morality of financial instruments such as *qardh* (loans), *bai'* (trade), and *ijarah* (leasing), particularly in contexts where conventional interest-bearing contracts dominate. Scholars like Kurshid Ahmad and M.A. Mannan emphasize that Islamic economics is not merely a set of financial practices but a comprehensive worldview that integrates material well-being with spiritual and social ethics. In this regard, deferred payment services like Shopee Paylater warrant closer examination to ensure they are not only economically viable but also ethically permissible.

Several fatwas and regulatory guidelines have been issued to govern electronic money and fintech platforms. Fatwa DSN-MUI No. 116/DSN-MUI/IX/2017 provides criteria for shariah-compliant e-money services, emphasizing transparency, absence of *riba*, and equitable contractual terms. Yet, empirical studies remain limited in assessing whether fintech products like Shopee Paylater meet these standards in practice. Notably, Wafa (2020) and Maulida (2021) identify concerns regarding service fees and consumerist behavior, suggesting that such platforms may encourage excessive debt and violate principles of moderation and financial prudence in Islam.

This study builds on prior research while addressing specific gaps. While earlier work explored the legality of fintech models, there remains a lack of empirical data concerning user behavior and perceptions within an Islamic framework, particularly in the Indonesian context. By focusing on Makassar City, a representative urban center, the research provides contextual depth and captures the lived experiences of Muslim consumers interacting with Shopee Paylater. Through in-depth interviews with fifteen active users, the study uncovers nuanced insights into the ethical ambiguities and practical motivations behind BNPL usage.

The literature further reveals a significant theoretical gap in integrating phenomenological data with Islamic jurisprudence. Although Shopee Paylater offers a form of deferred payment similar to bai' muajjal, the imposition of fixed penalties and fees may transform the transaction into a form of qardh with interest, thus violating shariah principles. Agesthia (2020) warns that such interpretations can lead to widespread misapplication of Islamic norms, particularly when fintech services operate in regulatory grey zones. These insights affirm the need for a holistic evaluation of digital credit models that incorporates both doctrinal fidelity and user realities.

The primary aim of this study is to critically examine the conformity of Shopee Paylater practices with Islamic economic principles. The research offers a novel contribution by combining qualitative field data with normative Islamic theory to assess fintech ethics. The originality lies in its dual lens approach—grounding the findings in both empirical and doctrinal analysis. It hypothesizes that Shopee Paylater contains structural elements inconsistent with shariah, particularly in its interest-like charges and contract imbalances. The scope is limited to Makassar City to ensure depth of analysis, while the findings are expected to have broader implications for digital finance in Muslim-majority societies. Ultimately, this study seeks to advance ethical fintech discourse and support the development of shariah-compliant financial solutions in the digital age.

### **Literatur Review**

This chapter presents a comprehensive literature review to provide the theoretical and conceptual foundations for evaluating Shopee Paylater transactions from an Islamic economic perspective. The review is organized into three core segments: the foundational principles of Islamic economics, the legal and ethical structures surrounding qardh and digital credit, and prior empirical studies on Shopee Paylater and related fintech services. These segments collectively guide the development of a conceptual framework to assess the shariah compliance of deferred payment systems in the digital age.

Islamic economics is founded upon a moral and spiritual paradigm that integrates economic activity with the broader objectives of shariah (maqashid al-shariah). As defined by Kurshid Ahmad, Islamic economics involves the systematic study of human behavior in managing scarce resources in accordance with Islamic values. M.A. Mannan emphasizes that Islamic economics is a social science that incorporates justice, ethical conduct, and the pursuit of communal welfare. The fundamental principles include the prohibition of riba (interest), promotion of risk-sharing, upholding of contractual transparency, and the discouragement of speculative behavior (gharar). Economic activities are not viewed solely through material gain but are evaluated in terms of their contribution to both worldly and spiritual well-being.

One of the essential concepts in Islamic finance is qardh, or benevolent loan. Qardh is defined as the transfer of ownership of a certain amount of wealth to another party with the obligation of returning an equivalent amount in the future. This form of lending is permissible under Islamic law provided it is free from interest, coercion, and unjust gain.

Hanafiyah scholars view qardh as a mutual agreement aimed at providing benefit without exploitation, while the Syafi'iyah and Hanabilah emphasize its role as a tool for solidarity and social justice. The Qur'an supports this ethic in Surah Al-Baqarah (2:245): "Who is it that will lend to Allah a goodly loan so that He may multiply it for him many times over?" This verse highlights the spiritual merit of lending free from any material expectation, establishing a normative basis for Islamic financial ethics.

Despite its clarity, the practical application of qardh in modern digital platforms poses significant challenges. Contemporary fintech models, including Buy Now Pay Later (BNPL) services, often incorporate interest, late fees, and service charges. These features may transform a transaction from a permissible bai' muajjal (deferred sale) into a riba-based qardh, which is expressly prohibited. The fatwa DSN-MUI No. 116/DSN-MUI/IX/2017 outlines key requirements for shariah-compliant e-money systems, including transparency, absence of predetermined interest, and avoidance of coercive penalties. However, these guidelines are not always observed in practice, particularly in rapidly evolving digital financial services.

Shopee Paylater, introduced in 2019 by PT Commerce Finance, operates as a BNPL facility that provides users with credit to complete online purchases with the promise of repayment over short or extended periods. According to the platform's terms, users are charged installment fees ranging from 0% to 2.95% per month, with additional penalties for late payment. While the structure appears similar to conventional consumer credit systems, the application of service fees and fines has sparked debate among Islamic scholars regarding its shariah compliance.

Empirical studies have begun to explore these tensions. Khairul Wafa (2020) examined Shopee Paylater through the lens of DSN-MUI fatwas and concluded that while deferred payments may be permissible, the platform's use of fees linked to transaction value constitutes a prohibited form of benefit. Similarly, Marinda Agesthia Monica (2020) argued that Shopee Paylater represents a masked riba-based contract, as the application of service charges violates the principle of non-exploitative lending. Dian Maya Maulida (2021) extended the analysis by investigating the behavioral consequences of Paylater systems, finding that users are drawn into unsustainable consumption habits and debt cycles, undermining the Islamic principles of moderation and financial responsibility.

This emerging literature reveals a growing concern regarding the ethical implications of digital credit in Muslim-majority contexts. While fintech has the potential to democratize access to finance, it also introduces structural risks that can compromise shariah objectives. For instance, the lack of user understanding about the presence of riba and the implications of late fees may lead to inadvertent violations of Islamic law. Moreover, the unilateral design of user agreements, which limits mutual consent and transparency, contradicts the Islamic emphasis on equitable contract formulation.

The review also indicates a methodological gap in the existing literature. Much of the analysis to date relies on doctrinal or normative legal reasoning, with limited empirical data on user experience and perception. There is insufficient integration between theoretical Islamic finance constructs and real-world fintech user behavior. This disconnect restricts the capacity of scholars and regulators to craft effective and contextually relevant guidelines for digital financial products.

Furthermore, the review of literature on Islamic ethics and consumer behavior suggests a complex relationship between fintech services and user motivations. The promise of convenience, access, and affordability often eclipses concerns about compliance, particularly among younger consumers. Studies in Islamic behavioral economics underscore the importance of moral cognition and religious literacy in guiding financial decisions. When users lack awareness of Islamic financial principles, they are more likely to engage in transactions that violate those principles unintentionally.

In light of the theoretical foundations and empirical findings presented, this study identifies a significant gap in integrating phenomenological user data with normative Islamic finance analysis. There is a need for research that bridges legal theory with consumer behavior, particularly in examining how deferred payment systems are experienced, understood, and judged by users themselves. The case of Shopee Paylater provides an ideal site for such inquiry, given its widespread adoption and the presence of shariah-sensitive consumers in Indonesia.

To conclude, this chapter establishes the theoretical and empirical basis for critically examining Shopee Paylater transactions within the framework of Islamic economics. The literature reviewed underscores the importance of upholding Islamic values in financial innovation and highlights the ethical and legal ambiguities introduced by digital credit platforms. By identifying conceptual gaps and empirical deficiencies, the review sets the stage for a research approach that is both doctrinally grounded and user-centered. Such a dual perspective is essential for ensuring that fintech services like Shopee Paylater evolve in ways that are economically empowering and religiously responsible.

## **Methodology**

### **3.1 Research Design**

This study adopts a qualitative research design with a phenomenological approach to investigate the usage and ethical implications of Shopee Paylater transactions in the context of Islamic economics. The qualitative design allows for an in-depth exploration of consumer experiences, perceptions, and behaviors. Phenomenology, as emphasized by Didi Fatihuddin, focuses on subjective experiences and aims to uncover the meaning individuals ascribe to social phenomena in natural settings. This approach is particularly suitable for studying the lived realities of Shopee Paylater users in Makassar, Indonesia.

### **3.2 Research Approach**

The phenomenological method was chosen due to its ability to reveal patterns of thought and behavior in real-life contexts. It facilitates a naturalistic inquiry into how users

interpret their interactions with Shopee Paylater and how these perceptions align or conflict with Islamic financial ethics. The study also integrates a sociological perspective to understand the broader socio-cultural implications of fintech usage, especially in a Muslim-majority urban environment.

### **3.3 Research Location and Duration**

The research was conducted in Makassar City, South Sulawesi Province, Indonesia. Makassar was selected for its urban demographic composition, active e-commerce usage, and cultural context that reflects a predominantly Muslim population. The data collection was carried out over a two-month period from November to December 2021.

**3.4 Data Sources** The study draws on both primary and secondary data sources.

**3.4.1 Primary Data** Primary data were collected through in-depth interviews with 15 users of Shopee Paylater residing in Makassar. The participants were selected based on their actual experience using the Paylater feature, ensuring authenticity and relevance. The interviews focused on their motivations, experiences, understanding of the terms, and perceptions regarding the Islamic permissibility of such transactions.

**3.4.2 Secondary Data** Secondary data were gathered from existing literature, regulatory documents, and religious texts. These include the fatwa issued by the Dewan Syariah Nasional-Majelis Ulama Indonesia (DSN-MUI) No. 116/DSN-MUI/IX/2017 concerning shariah-compliant e-money, relevant verses from the Qur'an and Hadith, scholarly articles on Islamic finance, and Shopee's publicly available policy documents related to Paylater.

**3.5 Data Collection Techniques** The research employed three data collection techniques:

**3.5.1 Interviews** Semi-structured interviews were conducted with open-ended questions, allowing respondents to express their views freely. The interviews aimed to explore users' personal experiences, awareness of Islamic finance principles, and opinions on the ethical implications of using Shopee Paylater. Interview questions were crafted to uncover users' depth of understanding, level of consent, and behavioral tendencies shaped by the service.

**3.5.2 Observation** Field observations complemented the interview data. The researcher observed users' interaction with the Shopee application and its Paylater features, particularly focusing on how they navigated the transaction process, terms and conditions, and credit limits.

**3.5.3 Document Analysis** The study also analyzed documents such as Shopee's user agreements, terms of service, and related legal texts. Islamic jurisprudential texts and contemporary scholarly articles were examined to provide a normative framework for assessing compliance with shariah principles.

**3.6 Data Analysis Method** The data analysis followed Miles and Huberman's interactive model, which includes three concurrent activities: data reduction, data display, and conclusion drawing/verification.

**3.6.1 Data Reduction** This phase involved summarizing, selecting, and focusing data relevant to the research questions. Transcripts were reviewed and coded thematically to identify recurring patterns and meaningful insights.

**3.6.2 Data Display** Relevant themes were organized and displayed in matrix form to facilitate comparison and interpretation. Key themes included: understanding of riba, user consent, perception of service fees, and behavioral shifts.

**3.6.3 Conclusion Drawing and Verification** Final conclusions were drawn based on data patterns and their alignment with Islamic financial principles. Verification was conducted by cross-checking findings against Islamic doctrinal sources and triangulating data from different sources (interviews, observations, and documents).

**3.7 Sampling Method and Criteria** The study used purposive sampling to select participants who had direct experience with Shopee Paylater. The following criteria were applied:

1. Resident of Makassar City.
2. Active Shopee user with at least one Paylater transaction.
3. Willingness to participate in an in-depth interview.

The sample size of 15 participants is consistent with the qualitative research norm, where depth and richness of data are prioritized over numerical representation.

**3.8 Validity and Reliability Measures** To ensure the trustworthiness of the research, several validation strategies were employed:

**3.8.1 Triangulation** Data from interviews, observations, and documents were compared to cross-verify findings and increase credibility.

**3.8.2 Member Checking** Participants were given the opportunity to review the interpretations of their responses to ensure accuracy and authenticity.

**3.8.3 Audit Trail** All data collection and analysis procedures were documented transparently, including interview protocols, coding procedures, and analytic memos.

**3.9 Ethical Considerations** Ethical research practices were observed throughout the study. Participants were informed of the study's objectives and assured of anonymity and confidentiality. Consent was obtained prior to participation, and respondents had the right to withdraw at any stage. The study adhered to the principles of respect, beneficence, and justice.

**3.10 Limitations of the Methodology** While the qualitative approach allows for rich insights, it has inherent limitations in generalizability. The focus on a single city and a limited sample size may constrain the broader applicability of findings. However, the depth of analysis compensates for these limitations and offers a strong basis for future comparative studies across different regions or fintech platforms.

In summary, this chapter has outlined a methodologically rigorous and ethically sound research design aimed at understanding the usage and shariah compliance of Shopee Paylater in Makassar City. By integrating phenomenological inquiry with Islamic normative analysis, the methodology provides a robust framework to explore the ethical challenges posed by digital credit services in Muslim societies.

## **Research Findings**

### **4.1 User Behavior in Shopee Paylater Transactions**

The first major theme uncovered in this study concerns the patterns of user behavior in engaging with Shopee Paylater services in Makassar City. Through interviews with 15 users, it was found that a significant proportion of participants utilized Paylater not out of necessity but as a means of convenience and instant gratification. This trend aligns with findings by Maulida (2021), who noted that fintech services are reshaping consumer habits by encouraging short-term financial decisions.

Users reported utilizing Shopee Paylater primarily for fashion, electronics, and lifestyle-related purchases rather than essential items. Many users expressed initial enthusiasm toward the ease of access and seamless integration of the Paylater option in the Shopee application. However, only a few respondents were aware of the total cost incurred, including the monthly interest and late payment penalties. This lack of understanding points to a low level of financial literacy regarding digital credit systems.

Interestingly, several users mentioned that Shopee Paylater made it easier to bypass budgeting discipline, as the deferred payment option psychologically distanced the act of spending from the responsibility of repayment. These findings are consistent with research in Islamic behavioral economics that underscores the impact of financial products on user psychology and decision-making.

#### **4.2 Structural Characteristics of Shopee Paylater**

The Shopee Paylater service, developed by PT Commerce Finance and regulated under OJK provisions, presents a structured mechanism similar to traditional BNPL services. Users are offered repayment plans ranging from one to twelve months with interest rates of up to 2.95% per month, plus late fees of up to 5% if payment is missed. According to Shopee's terms and conditions, credit approval is algorithmically determined, with users assigned limits based on purchase history and platform engagement.

Respondents in the study acknowledged that the registration and activation process was straightforward and required minimal verification. While this increases accessibility, it also opens the door for overconsumption, especially among inexperienced or young users. The absence of formal financial counseling or risk disclosures further amplifies the ethical concerns from an Islamic economic perspective.

From a contractual viewpoint, Shopee Paylater operates on a unilateral basis where terms are dictated solely by the platform. There is no negotiation or mutual consent in the shariah sense, thereby violating the principle of akad (contract) based on ridha (mutual satisfaction). Moreover, the imposition of fixed service charges for extended payment periods and penalties for late payment structurally mimics riba-based lending models, a fact already noted by Khairul Wafa (2020).

#### **4.3 Ethical and Religious Perceptions**

When asked about the Islamic permissibility of Shopee Paylater, users expressed diverse and often conflicting views. Some participants were unaware that the service could be in conflict with shariah principles. Others believed it was permissible due to the lack of explicit labeling as "interest." A minority of users actively avoided Paylater features due to their understanding of riba and concerns about engaging in transactions that may be haram. This divergence in perception points to a broader issue of low religious financial literacy, especially regarding digital fintech instruments. Users generally lacked clarity on core Islamic financial principles such as qardh, riba, gharar (uncertainty), and maysir (speculation). As one respondent stated, "I thought as long as I pay on time, it should be fine," highlighting the prevalent misunderstanding of riba as only applicable to overdue payments.



Additionally, some users rationalized their use of Paylater by appealing to convenience or comparing it to other services perceived as worse. This attitude reflects the psychological normalization of ethically ambiguous services in daily consumption. From the Islamic economic viewpoint, such normalization indicates a critical gap between doctrinal principles and market realities, which supports Monica's (2020) concern that digital credit platforms often operate in ethically grey areas.

#### **4.4 User Reflections and Behavioral Impact**

The research also explored the behavioral and emotional impact of using Shopee Paylater. Several users reported initial satisfaction followed by regret or stress due to repayment obligations. Some admitted to skipping essential payments such as utility bills or borrowing money from friends to settle Paylater dues, revealing a cycle of debt that contradicts the Islamic value of financial moderation (*al-iqtisad fi al-nafaqah*).

Others noted that the ease of access to credit led to increased impulsive purchases, echoing the concerns raised in DSN-MUI No. 116/DSN-MUI/IX/2017 about consumer protection and the need for transparency. The behavioral drift towards consumerism observed in respondents affirms the argument by Maulida (2021) that digital credit services like Paylater, though efficient, inadvertently foster unsustainable financial habits.

The psychological strain associated with the repayment process also raises ethical questions. Users described feelings of guilt, anxiety, and frustration when unable to meet due dates, a scenario that runs counter to the Islamic principle of ease and balance in financial dealings (QS. Al-Baqarah: 286). The data therefore suggest that while Shopee Paylater serves a functional role, it imposes moral and emotional burdens that challenge its ethical legitimacy within Islamic economic norms.

#### **4.5 Awareness and Understanding of Shariah Principles**

A key aspect of the study was gauging the participants' awareness of Islamic financial doctrines. Most respondents showed limited understanding of the differences between conventional interest-bearing credit and Islamic modes of financing such as *murabaha* or *qardh hasan*. Even when prompted with terms such as *riba* or *akad*, several users struggled to articulate their meanings or significance.

This lack of awareness indicates a crucial shortcoming in consumer education and highlights the urgency for integrative financial literacy programs that address Islamic finance concepts in practical contexts. The participants' comments reflected a transactional mindset rather than one rooted in ethical financial reasoning, which Islamic economics fundamentally seeks to instill.

Participants also suggested that clearer information from Shopee about the Islamic status of Paylater, possibly through fatwa endorsements or halal certification, would help guide user choices. However, the current absence of such transparency leaves users to make decisions based on intuition or peer behavior, increasing the risk of inadvertent engagement in non-compliant practices.

**4.6 Institutional and Regulatory Oversight**

The role of institutional and regulatory frameworks emerged as another relevant theme. While Shopee Paylater operates under the supervision of the Indonesian Financial Services Authority (OJK), there is no explicit integration of shariah guidelines in its implementation. Respondents expressed skepticism about whether institutions prioritize ethical compliance or merely legal formalities.

Some participants called for more rigorous regulation to ensure that fintech products respect both national laws and religious norms. There were also recommendations for collaboration between Shopee and Islamic financial institutions to develop shariah-compliant alternatives. These findings reinforce the gap between existing fintech innovation and the Islamic finance infrastructure, highlighting a regulatory vacuum in harmonizing the two domains.

**4.7 Summary of Findings**

The study's findings confirm the existence of structural, behavioral, and ethical gaps in the Shopee Paylater service when viewed through the lens of Islamic economics. User behavior is driven more by convenience than necessity, often leading to financial imprudence and psychological strain. The transaction structure replicates elements of *riba* through interest-like charges and penalty fees. Ethical awareness among users is low, and there is little institutional support to bridge the gap between fintech innovation and Islamic financial ethics.

The implications are profound. They signal the need for shariah-oriented digital financial solutions that not only comply with doctrinal principles but also support sustainable user behavior. The findings echo Wafa (2020), Monica (2020), and Maulida (2021), while providing new empirical insights into the lived realities of users in a specific urban Muslim context. These results set the foundation for deeper exploration into the reform of digital credit models to align with the values of Islamic economics and *maqashid al-shariah*.

**Discussion**

The findings of this study reveal important insights into the structure and usage of Shopee Paylater from the standpoint of Islamic economic principles. While the platform is widely adopted for its accessibility and convenience, closer examination shows that its operational features raise significant ethical concerns. These concerns are not limited to structural components, such as interest-like charges and penalty mechanisms, but extend to the behavioral impact on users and their limited understanding of shariah-compliant financial practices. These findings support the argument made by Wafa (2020) and Monica (2020), who warned that the use of service fees and penalties in BNPL services can constitute a disguised form of *riba*.

The data suggest that Shopee Paylater's deferred payment model mimics conventional interest-bearing loans rather than aligning with permissible Islamic financing structures such as *qardh hasan* or *bai' muajjal*. While deferred sales are generally allowed in Islamic law, they must be free from elements of *riba*, *gharar*, and coercion. The imposition

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of fixed monthly fees up to 2.95% and late payment fines of 5% challenges the shariah validity of these transactions. Users are not involved in mutual consent-based negotiations over contract terms, contradicting the Islamic requirement for fair and transparent akad. As emphasized in DSN-MUI No. 116/DSN-MUI/IX/2017, transparency and mutual agreement are essential criteria for shariah compliance in electronic transactions.

Moreover, the low awareness among users about the Islamic legal implications of using Shopee Paylater reflects a broader deficiency in religious financial literacy. Many participants rationalized their use of the service through convenience and peer norms rather than informed ethical reasoning. This pattern aligns with the concerns raised by Maulida (2021), who observed that users of Paylater services often lack an understanding of the fundamental principles of Islamic finance and maqashid al-shariah. As a result, they may unknowingly participate in transactions that contradict Islamic values, leading to behavioral normalization of ethically problematic financial practices.

This study also highlights the psychological and behavioral consequences of Shopee Paylater. Several participants reported experiencing emotional stress, debt spirals, and difficulty distinguishing between needs and wants. Such outcomes are antithetical to the Islamic economic objective of promoting financial stability, balance, and moderation. The Qur'anic principle in Surah Al-Baqarah (2:286), which emphasizes ease and not hardship in financial matters, is compromised when users are burdened with penalties and emotional anxiety. This indicates that while Shopee Paylater provides short-term access to credit, it simultaneously undermines the long-term financial well-being of its users.

The phenomenological insights reveal a dissonance between user behavior and doctrinal expectations. While Islamic economics views finance as a means to uphold justice, equity, and communal welfare, the commercial design of Paylater services promotes individual consumerism and short-term gratification. Participants admitted to prioritizing lifestyle purchases over essential needs, driven by the psychological detachment that deferred payments enable. This behavior is inconsistent with the Islamic principle of financial responsibility and accountability (amanah). It also raises concerns regarding israf (wastefulness), which is clearly discouraged in Islamic teachings.

Another critical issue is the absence of institutional mechanisms to bridge the gap between financial innovation and shariah compliance. Although Shopee Paylater operates under the supervision of OJK, there is no indication of collaboration with Islamic finance authorities or integration of halal financial standards. Users called for clearer guidance from both Shopee and religious institutions regarding the permissibility of using such services. This aligns with broader calls in the literature for improved consumer education and fintech regulation grounded in Islamic jurisprudence.

The findings underscore a pressing need for the development of shariah-compliant digital credit models that do not rely on interest or coercive penalties. Alternative

frameworks such as murabaha (cost-plus financing), ijarah (leasing), or Islamic cooperative financing could serve as viable models if adapted thoughtfully to digital platforms. These models emphasize mutual risk-sharing, transparency, and ethical intent, thereby fulfilling both the technical and moral dimensions of Islamic finance. Institutions must move beyond fatwas and develop proactive partnerships to embed these models in mainstream fintech platforms.

This study contributes to the growing literature by providing empirical evidence from a user-centered, phenomenological perspective. It confirms the theoretical claims made in prior normative works, such as those by Ahmad, Mannan, and contemporary Indonesian scholars, regarding the necessity of aligning fintech innovation with the values of maqashid al-shariah. The originality of this research lies in its synthesis of user behavior, doctrinal evaluation, and structural critique—offering a comprehensive assessment of Shopee Paylater within its socio-religious context.

Despite its strengths, the study also acknowledges its limitations. The sample is restricted to Makassar City, which, while illustrative, may not represent broader national trends. Furthermore, the scope is limited to Shopee Paylater, excluding other BNPL services that may have different contractual features or compliance efforts. Nevertheless, these findings serve as a foundational reference for future comparative research and policy formulation.

In conclusion, the discussion affirms that Shopee Paylater, in its current form, presents multiple inconsistencies with the principles of Islamic economics. Its structural, behavioral, and ethical dimensions collectively challenge its shariah compliance. The path forward requires a multifaceted strategy involving user education, fintech redesign, and institutional collaboration to ensure that digital credit systems are both financially empowering and religiously legitimate.

### **Conclusion**

This study critically examined the Shopee Paylater service within the framework of Islamic economics, revealing significant structural, behavioral, and ethical inconsistencies. Key findings demonstrate that while the service provides accessible digital credit, it replicates interest-based mechanisms and lacks transparency, violating key shariah principles such as the prohibition of *riba*, *gharar*, and coercive contracts. Users displayed limited awareness of Islamic financial ethics, leading to decisions driven by convenience rather than compliance. The study contributes a novel phenomenological perspective, enriching the discourse on Islamic fintech by integrating user experience with doctrinal evaluation. These insights emphasize the need for shariah-compliant digital credit models and robust consumer education. Future research should explore comparative analyses across platforms and regions, and investigate regulatory frameworks that align fintech innovation with Islamic ethical standards.

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