

## Pay Later System and Students Impulsive Buying: Islamic Perspective in the Digital Era

Salsabila Natasya Wibowo<sup>1</sup>, Yusril Bariki<sup>2</sup>, Mashudi<sup>3</sup>

<sup>1</sup>UIN K.H. Abdurrahman Wahid,

<sup>2</sup>UIN Sunan Kalijaga,

<sup>3</sup> UIN Walisongo

Email: [salsabilanatasyawibowo@mhs.uingusdur.ac.id](mailto:salsabilanatasyawibowo@mhs.uingusdur.ac.id)<sup>1</sup>, [yusrilpersibat@gmail.com](mailto:yusrilpersibat@gmail.com)<sup>2</sup>, [mashudi.uinws@gmail.com](mailto:mashudi.uinws@gmail.com)<sup>3</sup>

**ABSTRAK:** Tujuan penelitian ini adalah untuk memeriksa pengaruh sistem pembayaran paylater pada perilaku impulse buying mahasiswa di era digital, dengan penekanan khusus pada sudut pandang Islam. Peningkatan penggunaan teknologi dan metode pembayaran elektronik, seperti paylater, telah mempercepat transaksi pembelian online, yang dapat mempengaruhi perilaku pelanggan, terutama pembelian impulsif. Penelitian ini mengumpulkan hasil observasi dari mahasiswa yang menggunakan sistem paylater untuk melakukan transaksi ritel online menggunakan pendekatan penelitian kualitatif. Selain itu, penelitian ini dilakukan sesuai dengan prinsip-prinsip ekonomi Islam, yang mempromosikan transaksi secara adil, jujur, dan bertanggung jawab. Menurut temuan penelitian, penggunaan sistem paylater dapat meningkatkan perilaku pembelian impulsif mahasiswa. Kesederhanaan transaksi dan penawaran diskon yang menarik dapat menyebabkan keputusan pembelian yang terburu-buru. Namun, ditemukan bahwa beberapa tindakan dalam sistem paylater mungkin tidak konsisten dengan standar etika ekonomi Islam. Penelitian ini memberikan wawasan mendalam tentang bagaimana sistem pembayaran paylater mempengaruhi perilaku pengeluaran mahasiswa dan berfungsi sebagai dasar untuk mengembangkan rekomendasi kebijakan untuk mendorong pembentukan sistem pembayaran berdasarkan prinsip-prinsip Islam. Dalam konteks ekonomi digital yang terus berkembang, sangat penting untuk mendorong konsumsi yang bertanggung jawab dalam menerapkan nilai-nilai moral yang baik.

**Kata kunci:** Fitur Paylater, Perilaku Konsumtif Mahasiswa, Pembelian Impulsif

**ABSTRACT:** The study's goal is to examine the influence of pay-later payment systems on student impulsive purchase behavior in the digital era, with a particular emphasis on the Islamic viewpoint. Increased usage of technology and electronic payment methods, such as pay later, has sped up online purchasing transactions, which can influence customer behavior, especially impulse purchases. The study collects data from students who utilize the Pay Later system to perform online retail transactions using qualitative and quantitative research approaches. Furthermore, the study was conducted by Islamic economic principles, which promote fairness, honesty, and responsible transactions. According to the findings of the study, the usage of pay-later systems can enhance students' impulsive purchase behavior. Transactional simplicity and enticing discount offers might lead to hasty purchase decisions. However, it was discovered that several actions in the pay later system may be inconsistent with Islamic economic ethical standards. This study provides in-depth insight into how pay-later payment systems impact student spending behavior and serves as a foundation for developing policy recommendations to encourage the establishment of payment systems based on Islamic principles. In the context of an ever-expanding digital economy, it is critical to encourage responsible consumerism and moral values.

**Keywords:** PayLater Features, Student Consumptive Behavior, Impulse Buying

### 1. INTRODUCTION

Man is regarded as a very special creature of God because he has been blessed with reason to think and contemplate. God has given mankind the position of a caliph on earth in the hope that they will use the power of reason to manage, use,

and preserve natural resources wisely, both on land, sea, and air. Therefore, the need to be a part of the human will must be fulfilled, both physically and spiritually. God mentioned in the Qur'an that man is not satisfied only by satisfying his physical needs, With time and evolution, human needs become more complex and varied according to the development of the times and the environment. The modern man, under the the technological principle is putting all pressure to streamline, expand, and expand production through digital systems to keep up with the age.

In today's digital age, the popularity of pay-later payment systems has surged where they all offer a convenient financial tool for consumers. One of the reasons behind the popularity of Paylater in Indonesia among others is the growing e-commerce users and the limited ownership of credit cards offered by banks (Sari et al., 2023). The fintech company initially introduced Pay Later which later collaborated with e-commerce platforms to simplify and provide online transaction payment systems (Prihadi et al., 2022). This system allows individuals to make purchases without direct payment and provides flexibility and convenience for users. The attraction to get the desired product instantly without having to pay in advance potentially makes individuals engage in consumer behavior. Pay later services offer consumers a convenient way to meet a wide range of needs, from basic purchases to recreational activities with the flexibility to make payments on scheduled maturity dates (Sari, 2021).

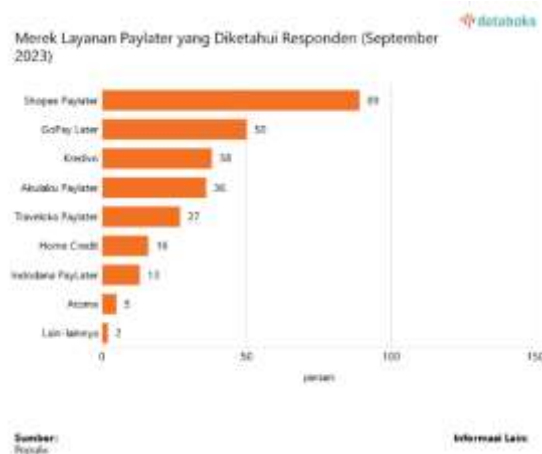


Image 1.1 Most popular Pay later services in Indonesia  
Source: Databoks.metadata.co.id (2023)

With the increasing popularity of pay-later technology, consumers often find it difficult to resist the temptation to buy an attractive product, a phenomenon called impulsive buying. Impulsive buying refers to the consumer's tendency to buy a product spontaneously and immediately. Impulsive buying occurs when a person experiences a sudden desire to buy something regardless of its utility or need (Nikmah & Iriani, n.d.). However, the phenomenon of impulsive buying can be considered as one of the desired outcomes of a successful marketing strategy in any e-commerce (YUME: Journal of Management, 2022).

Unplanned purchases are made suddenly without mature consideration or rational decision-making. It often occurs when individuals are influenced by emotional triggers or external stimuli such as promotion offers or social stress. Although temporary satisfaction can be obtained from impulsive purchases, it can lead to long-term negative consequences such as debt accumulation and financial instability. Considering the Islamic perspective is crucial when analyzing consumer behavior and its implications in society. Islam emphasizes ethical behavior and

responsible consumption, encouraging its people to exercise self-control in their shopping habits. Islam prohibits transactions involving interest (rib) because it is considered contrary to Islamic law in online shopping (Afra Khairunnisa et al., 2022). Although many advance payment systems do not explicitly charge interest, some advance payments may include administrative fees or hidden fees that resemble interest. It is therefore important for consumers to carefully evaluate the terms and conditions of the system to ensure compliance with Islamic principles.

Islam prohibits excessive consumption, but Islam teaches how to consume in a balanced and proportionate manner (Maharani & Hidayat, 2020). Islam guides responsible consumption through its teachings of consumerism, materialism, and self-control. The Qur'an encourages believers to pay attention to what they spend and warns them not to waste money and luxury. Islam promotes moderation in all aspects of life including consumption patterns. Furthermore, Islamic teachings encourage ethical consumption practices by promoting fairness in business transactions and prohibiting waste.

The use of pay later that triggers impulsive spending behavior contradicts these teachings by encouraging excessive consumption driven by momentary desires rather than real needs. The emergence of digital platforms has made it easier for marketers to target potential buyers by using persuasive techniques that appeal to human emotions and vulnerabilities. The teaching of Islam emphasizes the importance of introspection and self-awareness to withstand impulsive impulses and practice moderation in all aspects of life. This paper aims to analyze the impact of pay later systems on impulsive purchasing behavior from an Islamic perspective in the digital age.

## **2. METHOD**

### **2.1 Type of Research**

This research uses a qualitative methodology that focuses on descriptive practice and exploration of the problem studied. Descriptive approaches are used to provide a systematic overview of the existing problem, while exploratory approaches aim to uncover new findings related to the problem. The results of both approaches are used to formulate the concepts of solvents as an attempt to solve problems comprehensively. This research adopts research and development designs to develop solutions to identified problems. In this process, this research is carried out through a literature study that covers a variety of sources relevant to the research focus (Suryana, 2010).

### **2.2 Data Source**

1. Primary data sources are data that have been collected directly through direct sources based on the first informant. Information collected from respondents' responses to interview questions are the primary source of information in this study. Students at UIN K.H. Abdurrahman Wahid give answers to the questions that have been given and are the main source of this research.
2. Secondary data sources, such as surveys of libraries, books, documentation, newspapers, magazines, and text archives that relate to research objects are data used to support primary data. Secondary data sources make it easy for researchers to gather information and evaluate research findings, which can then enhance conclusions and provide research with a high degree of validity.

### **2.3 Methods**

In data collection, the chosen method is purposive sampling, which is done by selecting an informant whose information is considered reliable to be the source of data that knows the problem. The data collection, obtained by the researchers directly comes from the primary data source of the results of the in-depth interview (in-depth interview). The source of information that became the informant in this

study is Professor and Student of UIN K.H. Abdurrahman Wahid. To obtain valid data, researchers use data collection techniques by diving directly into the field where there is active interaction in which there is an exchange of opinions, sharing rules, responsibilities, feelings, motives, beliefs, and information. It is hoped that through in-depth interviews (in-depth interviews) both directly and indirectly with sources/informants related to the problem under investigation will be able to obtain data, both orally and in writing on many statements and data required.

### **3. THEORETICAL REVIEW**

#### **3.1 Pay-later System**

The payment system is one of the factors that support the stability of the financial system that is currently developing, as is the case with the development of payment systems that were originally only cash until today are available digital systems. The payment methods provided by the majority of e-commerce are digital payments such as intra-bank transfers, virtual accounts, online credit cards, online debit cards, e-wallets, and so on. However, in recent years, precisely since 2018, a new payment the method has been introduced to the public, pay later technology (Rahmatika & Ramdani, 2021).

PayLater is a financial facility that allows a method of payment by debit without a credit card. Some of the fintech platforms are currently calling for discussions about this kind of bad credit. Even this feature also has a lot ranging from e-commerce holiday ticketing to marketplace marketplace to facilitate anyone who wants to vacation or shop. Several big app companies gencar promote this feature on their platform that offers credit card-free facilities with similar benefits. The 'buy now, pay later' facility can also be used for traveling, buying food, and transporting days to many other consumer products (Prastiwi & Fitria, 2021). The PayLater app offers a credit card-like framework with similar benefits, promoting the "Buy now, pay later" concept. Its rapid development is fueled by its integration into major internet business platforms like Shopee, Tokopedia, and others, making it popular among millennials. PayLater simplifies access for users without credit cards, offering convenience in meeting various needs, from shopping to entertainment, with flexible payment options.

#### **3.2 Impulse Buying**

Impulse buying or consumer behavior is the act of buying goods not to satisfy a need but to fulfill an excessive desire, resulting in wastefulness and inefficiency of cost. Consumer behavior is formed because consumerism is already part of a lifestyle process. Consumer behavior emerged especially after the era of industrialization, when goods were mass-produced and demanded a wider range of consumers. Impulsive buying is a behavior in which an individual spontaneously urges to buy a product without prior planning, which can be caused by two factors that originate from the individual himself or the market.

Consumptive behavior is a behavior that is no longer based on rational considerations, but on a desire that has already reached an irrational level. Consumption behaviors are inherent in a person when he or she buys something outside of a rational need, and the purchase is not based on a need factor but a wish factor. The phenomenon of consumer behavior is common amongst students because, in adolescence, a person is still looking for selfishness. In a teenage age, individuals tend to enjoy new things that are quite challenging to them, because adolescents strive for independence and find their own identity. While teenagers will experience physical, mental, hobby, and desire changes. Student desire filling becomes uncertain which results in students becoming more consuming. It is used

in a variety of products that target its marketing to teenagers, such as clothes, cosmetics, shoes, and so on.

Islam governs all aspects of human behavior, including consumption, by distinguishing between needs and desires. Needs are essential for sustaining life, while desires pertain to wants beyond necessity. This differentiation is a fundamental aspect that distinguishes the Islamic economic system from conventional ones. From an Islamic economic standpoint, goods and services are categorized based on human needs, which encompass necessities for sustaining life. For instance, consuming healthy food fulfills the essential need to maintain good health. On the other hand, desires are associated with wants that, when fulfilled, do not necessarily enhance human functionality. Human desires are virtually limitless, yet resources are finite. In contrast to conventional economies that often prioritize desires without distinguishing them from needs, Islam emphasizes balance. This balance is reflected in the dynamic concept of basic human needs, which adapts to the economic context of society. Islam discourages wastefulness, as highlighted in the Qur'an, and encourages moderate consumption that respects human dignity and societal well-being.

Islamic teachings advocate for a balanced approach to consumption, avoiding both excess and deprivation. This principle applies across different levels of need, categorized by Islamic jurists into primary, secondary, and tertiary levels. Primary needs are essential for survival, while secondary needs maintain basic life principles, and tertiary needs enhance life quality. Muslims are encouraged to fulfill these needs while adhering to Islamic principles, ensuring activities do not harm others or lead to wastefulness. By aligning with the Quran, Sunnah, and Hadith, individuals can navigate life by Islamic teachings, fostering harmony and avoiding deviation.

### **3.3 Pay-later an Islamic Perspective**

In particular, Islam adopts a more specific view and rules regarding consumer activities that lead to the concept of halal and fulfillment of one of the basic needs that conform to the sharia (Insani & Darma Yuni, 2019). Halal in Arabic means allowed or permitted while the opposite of halal is haram which means forbidden or not permitted (Suparno, 2020). Halal is that all things are beneficial and not harmful as well as good in the way they are obtained.

The use of pay-later uses the interest system, when the recipient of the credit or loan pays the bills that have been set are required to pay also extra on the credit, or the substantive loan. From the perspective of Shariah business, it falls into the category of *riba* where this *riba* in Islam is forbidden. For contract done in this transaction is *al-qardh* which refers to the meaning of giving credit or a loan to a "*muqtarid*" who needs money. The credit is to give to others what can be charged or borrowed without expecting a reward. In classical fiqh literature, *qardh* is categorized as "*tathawwui*" or mutual aid and not commercial transactions. This transaction of *al-qardh* is permitted by the worshippers based on the hadith which means "No Muslim borrows another Muslim twice unless the other one is (value) a alms" The worshippers have understood that *al-qardh* can be done.

The law of *qardh* follows the law of *taclifi*: sometimes it can, sometimes it is compulsory, and sometimes it's illegal. All this is by how it is practiced, for the law of the end follows the laws of purpose. If a debtor is needy, and a poor man is a rich man, then the rich man is obliged to pay him a debt. And if a debtor makes a debt for good or for good, and the debtor knows it, then it is forbidden to lend to him according to his condition. A person can be indebted if he is able and confident to pay or repay it as if a person has wealth that he will earn and intends to use it to repay his debt. If a user does not have the wealth to be earned and is compelled to owe it, then he must not owe. One can be said to be indebted when he is forced to avoid danger like

buying food to avoid starvation (Zhabrina, 2022). In this case, then it can be assembled that borrowing is permitted originally not for bad purposes.

#### **4. RESULT AND DISCUSSION**

Based on the method of data collection that has been carried out, the results of the interview showed that students of UIN K.H. Abdurrahman Wahid Pekalongan have used the pay-later system or buy now pay-later on all shopping platforms. Students who use the system belong to the middle class because students have to make regular payments every month to pay for the goods that were purchased last month. The use of pay-later systems fosters impulsive behavior in buying a commodity that exists on the shopping platform. Each shopping platform will offer a variety of payment methods ranging from cash on delivery, bank transactions pay later payment systems, or buy now pay later.

One of the statements made by the students in connection with the matter was impulsive behaviour encouraging individuals to open a paylater payment system. This is supported by the influence of high lifestyles on each individual as well as technological advances in the era of digitalization. Technological advances can have both negative and positive impacts, depending on how each treats them. The negative impact obtained from digitization in this case study is, that everybody can easily open a pay-later payment system. One of the e-commerce opened the purchase system now paying later only using E-KTP and filling in self-data relevant to the situation of each individual, it only takes 5 to 10 minutes. Thus, more students will start to rely on pay-later payment systems as they are considered easy.

The high frequency of use can result in someone experiencing impulse in making purchases, such as statements of students who say more frequently buy unnecessary items because of using pay-later, some students said buying items on the shopping platform just because it is considered adorable. If every individual can't limit transactions on the shopping platform, it'll have a bad impact. Therefore, this problem can only be solved by each individual, because consumptive and impulsive behavior is derived from within each individual.

The results of an interview with UIN student K.H. Abdurrahman Wahid Pekalongan also showed that the opening of a pay-later payment system is not recommended in Islam. A pay-later payment system violates the law of the law, at one time it can be done, at another time it may be done but the law is lawful, and at some time it cannot be done because it is illegal. It is relevant to the student's statement that the pay-later payment system is not recommended for everyone, as it will generate interest that is prohibited in Islam. The default in the pay-later payment system exists on the maintenance or fulfillment of payments made every month. Each platform will offer a tenor or deadline given to the user to pay back the purchased goods. If the tenor is taken longer, then more interest will be generated from the pay-later payment system. Such payments are not recommended as they will hurt any individual due to the burden of payments.

#### **5. CONCLUSION**

Pay-later provides facilities with goods that can be accepted in advance but payment can be followed next month with payment. The availability of the facilities and advantages offered by pay-later will attract the buyer's interest to use the method of pay-later because it can get the goods without paying at that time too but can be at any time. The presence of pay-later features in the digital age can cause impulse buying behavior. Including UIN student K.H. Abdurrahman Wahid Pekalongan. According to Islamic perspectives, pay-later falls into the category of riba where this riba in Islam is forbidden. For ack carried out in this transaction is qardh which refers to the meaning of giving credit or loan to a muqtarid who needs money. The credit is to give to others what can be charged or borrowed without expecting a reward. Islam

does not prohibit people from pay-later if the activities are related to the fulfillment of both primary, secondary, and tertiary needs as long as the activities do not violate Islamic law such as harm others, cause a negative impact, and the activities carried out are not of nature of wasting property or waste. Because excessive consumption is a characteristic of people who do not know God, it is forbidden in Islam and is called israf or tadzir.

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*The 1st International Conference on Islamic Economics (ICIE) 2024*

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