



This study examines the usage behavior of Shopee PayLater from the perspective of Maqasid Shariah in Sinjai Regency

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ABSTRACT

This study investigates the usage behavior of Shopee PayLater within the framework of Maqasid Shariah in Sinjai Regency, Indonesia. The research aims to explore user behavior patterns, identify the underlying motivations for adopting this digital credit service, and evaluate its alignment with Islamic ethical principles. A qualitative approach within a critical paradigm was employed, involving purposively selected participants, including lecturers, religious leaders, students, and community members who actively use Shopee PayLater. Data were collected through in-depth interviews, observation, and document analysis, and analyzed using the Miles and Huberman interactive model, consisting of data reduction, data display, and conclusion drawing. The findings reveal that Shopee PayLater usage is predominantly influenced by convenience, urgent financial needs, and social factors, leading to two primary patterns: consumptive and productive use. While the service provides benefits such as facilitating access to essential goods and supporting small-scale economic activities, it also encourages impulsive consumption and poses risks of financial distress. From the Maqasid Shariah perspective, the practice partially aligns with the objectives of preserving life and wealth (hifz al-nafs and hifz al-mal), but may contradict the protection of religion and intellect (hifz al-din and hifz al-'aql) due to elements of riba, excessive consumption, and weak financial discipline. This study contributes to the development of Islamic fintech discourse by integrating behavioral analysis with Maqasid Shariah and offers practical insights for policymakers, fintech providers, and Muslim consumers to promote ethically responsible digital financial practices.

1. Introduction

The rapid advancement of science and technology has profoundly transformed human life, influencing social, economic, and cultural dimensions across the globe. In the modern digital era, various technological innovations continue to shape daily human activities, including consumption patterns, financial management, and commercial transactions. One of the most significant technological developments in the economic sector is the emergence of e-commerce platforms that have

revolutionized the way consumers and businesses interact. Among these platforms, Shopee has gained remarkable popularity across Southeast Asia due to its convenience and accessibility. Established in 2015 under Sea Group, Shopee simultaneously entered seven countries—Indonesia, Malaysia, Singapore, Thailand, Vietnam, the Philippines, and Taiwan—offering a user-friendly digital marketplace that accommodates diverse consumer needs through online transactions ([Elliyana et al., 2023](#)).

In Indonesia, Shopee has become one of the dominant e-commerce platforms, particularly due to its innovation in financial technology through the introduction of Shopee PayLater. This feature enables consumers to purchase goods and defer payments, either through monthly installments or at the end of the billing cycle. Such services have reshaped the financial behavior of consumers, especially in regions such as Sinjai Regency, South Sulawesi. Sinjai, often referred to as the “small gem” of South Sulawesi, is characterized by its rich cultural and geographical diversity, with a population of over 270,000 residents distributed across coastal, urban, and mountainous areas. Despite being a relatively small region, Sinjai has shown increasing engagement with digital financial services, reflecting a broader national trend toward cashless and credit-based consumption behavior ([Agustin et al., 2022](#)).

The growing use of Shopee PayLater in Sinjai Regency has created both opportunities and challenges. On one hand, the feature offers convenience and flexibility for individuals seeking to manage short-term financial needs or access essential goods. On the other hand, it raises ethical, moral, and religious concerns, particularly among Muslim users who are required to ensure that their financial practices comply with Islamic law (Shariah). Several cases in Sinjai illustrate this tension. For example, some users utilize Shopee PayLater not only for personal consumption but also as a source of business capital—purchasing goods such as hijabs through deferred payment schemes and reselling them before repayment is due. Although this reflects entrepreneurial creativity, it also contradicts the Islamic economic principles of moderation, responsibility, and avoidance of unnecessary debt. Islam prohibits *tabdzir* (wastefulness) and *israf* (extravagance), and financial practices that promote overconsumption may conflict with the higher objectives of Islamic law, or *maqashid shariah*.

The concept of *Maqashid Shariah*, which represents the overarching goals of Islamic

jurisprudence, emphasizes the protection of essential human interests, including faith (*hifz al-din*), life (*hifz al-nafs*), intellect (*hifz al-‘aql*), wealth (*hifz al-mal*), and lineage (*hifz al-nasl*). In the context of financial transactions, *hifz al-mal*—the preservation of wealth—plays a crucial role in ensuring that economic activities contribute to human welfare and do not lead to exploitation, loss, or moral harm. Therefore, any financial instrument such as Shopee PayLater must be assessed based on whether it upholds or undermines these principles. While PayLater services may provide practical benefits, such as improving access to emergency funds and supporting economic activity, they can also lead to harmful outcomes like debt accumulation, interest-like charges (*riba*), or impulsive spending behaviors inconsistent with Shariah values ([Kamil & Indrawati, 2023](#)).

Existing literature has discussed the general implications of PayLater services and digital lending in Indonesia; however, studies examining these phenomena from the perspective of *Maqashid Shariah*, particularly within specific local communities like Sinjai Regency, remain limited. Most previous research focuses on economic, behavioral, or technological aspects without adequately addressing the ethical and spiritual dimensions that guide Muslim consumer behavior. This gap necessitates a localized, Shariah-oriented exploration to understand how users in predominantly Muslim regions perceive, justify, and practice PayLater usage in their daily lives ([Muhamad, 2024](#)).

Accordingly, this study aims to analyze the behavior of Shopee PayLater users in Sinjai Regency, explore their motivations in using the service, and evaluate the practice from the perspective of *Maqashid Shariah*. The research seeks to answer the following questions: (1) What are the behavioral patterns of Shopee PayLater users in Sinjai Regency? (2) What factors motivate their use of this digital credit facility? and (3) How does Shopee PayLater usage align with or contradict the objectives of *Maqashid Shariah*? Through these inquiries,

the study contributes to a deeper understanding of how digital finance interacts with religious values and socio-economic realities in local Indonesian contexts.

Theoretically, this study contributes to the development of Islamic economic thought by integrating behavioral finance concepts with Maqashid Shariah analysis. Practically, the findings can guide consumers toward more responsible and faith-aligned financial practices, encourage e-commerce companies to design more Shariah-compliant financing products, and assist regulators such as OJK and MUI in formulating policies that ensure digital financial services uphold ethical and religious standards. Ultimately, this research underscores the importance of aligning technological innovation with moral integrity and social welfare, ensuring that financial convenience does not come at the expense of spiritual and economic balance.

2. Literature Review

Previous research is an effort by researchers to identify similarities that can inspire new studies. Furthermore, previous studies may highlight the uniqueness of a study. The use of Shopee Pay Later has been the subject of several prior studies. Nevertheless, this study applies Maqashid Sharia Analysis to examine the use of Shopee Pay Later from the perspective of Islamic economic law ([Zahra Zain Widodo & Haq, 2024](#)).

The qualitative study by [Kamil and Indrawati \(2023\)](#) serves as one of the foundations for this research. Data were collected using online questionnaires and relevant literature reviews. The findings indicate that the majority of young people frequently use Shopee Pay Later for various reasons. The legal analysis in this study focuses on two areas: first, the principles and requirements of buying and selling within the Shopee Pay Later framework.

The quantitative study by [Islam et al. \(2025\)](#) showed different results, in which 51 students completed the questionnaires. The

hypothesis test yielded a significance value (sig) of 0.003. This value is less than 0.05, indicating a meaningful relationship. Thus, the alternative hypothesis (H_a), which states that students' consumption behavior is positively influenced by the use of Shopee Pay Later, is accepted, while the null hypothesis (H_o) is rejected.

[Kamaluddin et al. \(2025\)](#) combined empirical and qualitative methodologies through interviews, documentation, and observation. The findings indicate that most of the conditions and pillars of credit sale contracts (*bai' taqsih*) have been fulfilled in the Shopee Pay Later practice. However, there were ambiguous contracts, such as unclear interest amounts, which may involve *gharar* (uncertainty). Therefore, these transactions may be considered haram under Islamic law.

[Nadia et al. \(2025\)](#) used Maqashid Sharia theory to analyze *ziyadah* in Shopee Pay Later transactions. The results showed three types of *ziyadah*: 1%, 2.95%, and 5%. *Ziyadah* of 1% and 2.95% are permissible as they align with Sharia principles (prohibition of *riba*, speculation, and consensual agreements). However, a 5% late payment penalty is haram because it constitutes *riba*. Nevertheless, this rarely occurs and can be avoided.

2.1 Conceptual and Theoretical Foundations

2.1.1 Maqasid Syariah (Maqasid al-Shariah)

Maqasid Syariah is a concept that explains the objectives or purposes of Islamic law in establishing its regulations ([Santang et al., 2023](#)). Etymologically, *maqasid* is the plural form of *maqasid*, which means purpose, while *shariah* originates from the word *syara'a*, literally meaning a water source suitable for drinking or a path that humans must follow. Therefore, Maqasid Syariah can be understood as the objectives of Islamic law aimed at achieving the welfare of humanity.

Maqasid Syariah has five main elements that are the focus of protection in Islamic law:

- a. Preservation of Religion (*Hifdz al-Din*): Ensuring freedom and protection of religion

and preserving the faith of Muslims through legitimate teachings and worship.

- b. Preservation of Life (*Hifdz al-Nafs*): Protecting human life, health, and safety from harm or unnatural death.
- c. Preservation of Intellect (*Hifdz al-'Aql*): Safeguarding the ability to think and seek knowledge so that humans can make correct and responsible decisions.
- d. Preservation of Lineage (*Hifdz al-Nasl*): Ensuring the continuity of offspring through marriage and maintaining family honor and morality.
- e. Preservation of Wealth (*Hifdz al-Mal*): Protecting ownership and property rights from loss or misuse, and promoting the economic welfare of the community ([Silviana et al., 2025](#)).

Maqasid Syariah is also categorized according to its priority levels:

- a. Maqasid Dharuriyyah: Essential interests that are fundamental human needs, such as preservation of religion, life, intellect, lineage, and wealth. Failure to meet these needs can cause serious harm to human life.
- b. Maqasid Hajiyyah: Needs that help prevent difficulties in life. Their absence does not result in major harm but can cause hardship, e.g., various *rukshah* (concessions) in worship.
- c. Maqasid Tahsiniyyah: Needs related to morality, ethics, and aesthetics. Failure to fulfill these needs does not threaten existence but may conflict with ethical and moral values, e.g., covering the aurat and wearing proper clothing during prayer ([Kurniawati et al., 2025](#)).

2.1.2 Objectives of Maqasid Syariah

The main objectives of Maqasid Syariah include:

- a. Tahzib al-Fardi (Educating the Individual): Developing knowledge, skills, and spiritual values of individuals to create a harmonious society.
- b. Iqamah al-Adl (Establishing Justice): Upholding justice in social and legal life so

that the rights and obligations of every individual are protected.

According to contemporary scholars such as Ibn 'Ashur and Bin Bayyah, Maqasid Syariah represents the values and wisdom contained in the Shariah, which can be understood by human intellect and aims for the welfare of the community, both in detail and in general

2.1.3 PayLater

PayLater is a financial service that allows payment in installments without a credit card. This service is widely offered by e-commerce platforms and fintech companies to facilitate consumers in shopping or traveling. The "Buy Now, Pay Later" feature is popular among millennials due to its convenience, fast registration process, and practical usage ([Hayati et al., 2025](#)).

Shopee PayLater is one of the PayLater features integrated into the Shopee app, allowing users to purchase products and pay in installments without a credit card. The initial credit limit usually reaches IDR 750,000 for new users, with installment terms ranging from 1 to 24 months depending on the user profile. This feature is almost similar to a credit card but easier to access because the application procedure is shorter ([Kurniawati et al., 2025](#)).

To use Shopee PayLater, users must:

- a. Have an active and validated Shopee account for at least three months.
- b. Make regular purchases through the app.
- c. Have a clean and positive credit history.
- d. Fill in personal data, a selfie, and an ID card photo on the online registration form

2.1.4 Security and Regulation

Shopee PayLater is relatively safe because it is registered and supervised by the Financial Services Authority (OJK) through PT Lentera Dana Nusantara as the legal entity operating this service. Therefore, PayLater is not considered an illegal online loan ([Haraki et al., 2024](#)).

Relation to Maqasid Syariah From the

perspective of Maqasid Shariah, the use of PayLater services can be analyzed through the five main objectives of Shariah:

- a. Hifz al-Din (protection of religion):
As long as the contract used is clear and free from interest (riba), this service does not conflict with Shariah principles.
- b. Hifz al-Nafs (protection of life):
Facilitates consumer needs without causing significant harm if used wisely.
- c. Hifz al-Mal (protection of wealth):
Provides easy financial access while ensuring transaction security through credit limits and OJK supervision.
- d. Hifz al-Aql (protection of intellect):
Educates consumers in digital financial usage and making wise decisions regarding shopping and installments.
- e. Hifz al-Nasl (protection of lineage):
Does not have direct negative impacts on family welfare if financial management is responsible.

Shopee PayLater makes it easier for consumers to pay in installments without a credit card through a fast and practical procedure. This service is legal and supervised by OJK, and if used responsibly, it is relatively in line with the principles of Maqasid Shariah ([Laili & Karimah, 2024](#)).

2.2 Review of Empirical Studies

Previous research has extensively examined the use of Shopee PayLater from various perspectives, including behavioral, legal, and financial dimensions. However, these studies demonstrate varying findings and methodological approaches, indicating the need for further synthesis and critical evaluation. Previous research serves as a foundation to identify similarities, differences, and unique contributions, particularly in highlighting the novelty of integrating Maqasid Shariah analysis into digital financial behavior studies ([Zahra Zain Widodo & Haq, 2024](#)).

A qualitative study conducted by [Kamil and Indrawati \(2023\)](#) utilized online questionnaires and literature review methods

to examine the usage patterns of Shopee PayLater among young consumers. The findings reveal that the majority of respondents frequently use this feature due to its convenience and accessibility. The study also analyzed the legality of transactions based on Islamic principles, focusing on the fulfillment of buying and selling requirements. However, the study is limited by its reliance on self-reported data and lacks deeper exploration of the ethical implications of PayLater usage within a broader Shariah framework.

In contrast, a quantitative study by [Islam et al. \(2025\)](#) involving 51 student respondents found a statistically significant relationship between Shopee PayLater usage and consumption behavior, with a significance value of 0.003 ($p < 0.05$). This indicates that PayLater services positively influence consumer spending behavior. While this study provides empirical robustness through statistical analysis, it primarily focuses on behavioral outcomes without integrating ethical or religious considerations, thereby limiting its applicability in Islamic economic contexts.

Furthermore, [Kamaluddin et al. \(2025\)](#) employed a mixed-method approach combining interviews, observation, and documentation to analyze Shopee PayLater practices from an Islamic legal perspective. The findings suggest that most elements of bai' taqsith (credit sale contracts) are fulfilled. However, ambiguities in contract terms, particularly regarding unclear interest charges, introduce elements of gharar (uncertainty), which may render such transactions non-compliant with Shariah. Although this study provides a comprehensive legal analysis, it does not explicitly connect these findings with broader Maqasid Shariah objectives.

Another study by [Nadia et al. \(2025\)](#) specifically examined the concept of ziyadah in Shopee PayLater transactions using a Maqasid Shariah framework. The results indicate that certain additional charges (1% and 2.95%) are permissible as they align with Shariah principles, while a 5% late payment

penalty constitutes riba and is therefore prohibited. Despite offering valuable insights, this study focuses primarily on the legality of financial charges and does not explore user behavior or motivations.

Overall, existing empirical studies demonstrate three key patterns: (1) a strong emphasis on behavioral and consumption impacts, (2) partial legal analysis of contracts within Islamic law, and (3) limited integration of Maqashid Shariah as a comprehensive analytical framework. Additionally, most studies rely on student samples or generalized populations, lacking contextual depth in specific local regions such as Sinjai Regency.

2.3 Identification of the Research Gap

Based on the synthesis of prior studies, several critical gaps can be identified. First, although previous research has examined Shopee PayLater from behavioral, legal, and financial perspectives, there is a lack of integrative analysis that combines user behavior, motivation, and ethical evaluation within the Maqashid Shariah framework. Most studies treat these aspects separately, resulting in fragmented insights.

Second, existing research predominantly focuses on urban or student populations, which limits the generalizability of findings to semi-urban or rural communities. There is insufficient empirical evidence on how digital financial services are perceived and utilized in specific local contexts such as Sinjai Regency, where socio-cultural and religious values may play a more significant role.

Third, methodological limitations are evident in prior studies, including small sample sizes, over-reliance on self-reported data, and a lack of qualitative depth in understanding user motivations and ethical considerations. Additionally, studies that adopt Maqashid Shariah tend to focus on legal compliance (halal vs. haram) rather than broader welfare implications aligned with the objectives of Shariah.

Therefore, this study addresses these gaps by providing a localized, behaviorally

grounded, and Shariah-oriented analysis of Shopee PayLater usage, integrating empirical findings with Maqashid Shariah principles.

2.4 Development of the Conceptual Framework

This study integrates three main constructs: user behavior, motivation for using Shopee PayLater, and evaluation based on Maqashid Shariah principles.

Maqashid Shariah represents the fundamental objectives of Islamic law, which aim to protect essential human interests, including religion, life, intellect, wealth, and lineage ([Santang et al., 2023](#); [Silviana et al., 2025](#)). These principles are further categorized into three levels: dharuriyyah (essential needs), hajiyyah (complementary needs), and tahsiniyyah (refinement needs), which guide the evaluation of human actions based on their impact on welfare and morality ([Kurniawati et al., 2025](#)).

In the context of financial technology, PayLater services are designed to facilitate consumer transactions by providing short-term credit without requiring a credit card ([Hayati et al., 2025](#)). Shopee PayLater, in particular, offers ease of access, flexible payment terms, and integration within a widely used e-commerce platform, making it highly attractive to users ([Kurniawati et al., 2025](#)). Its operation under regulatory supervision by the Financial Services Authority (OJK) ensures legal compliance within the national financial system ([Haraki et al., 2024](#)).

However, the relationship between PayLater usage and Maqashid Shariah is complex. On one hand, PayLater may support *hifz al-mal* by enabling financial access and facilitating economic activity. On the other hand, excessive or irresponsible use may lead to debt accumulation, financial instability, and potential violations of Shariah principles, such as riba and gharar ([Laili & Karimah, 2024](#)).

Thus, this study conceptualizes that user behavior and motivation in using Shopee PayLater influence the extent to which such practices align with or contradict Maqashid

Shariah objectives.

2.5 Research Propositions

Based on the conceptual framework, this study formulates the following research propositions:

- a. Proposition 1: User behavior significantly influences the use of Shopee PayLater in Sinjai Regency.
- b. Proposition 2: Motivational factors, such as convenience and financial needs, drive the adoption of Shopee PayLater.
- c. Proposition 3: The use of Shopee PayLater may both align with and contradict Maqashid Shariah principles, depending on how it is utilized.
- d. Proposition 4: The alignment of Shopee PayLater usage with Maqashid Shariah is influenced by users' financial awareness and ethical considerations.
- e. These propositions are grounded in prior empirical findings while extending existing research by incorporating a Maqashid Shariah perspective within a localized context.

3. Research Methods

This section explains the methodological framework employed in this study to ensure alignment between the research objectives, data collection procedures, and analytical techniques. The design emphasizes transparency, rigor, and credibility in examining the use of Shopee PayLater from the perspective of Maqashid Shariah.

3.1 Research Design

This study adopts a qualitative research approach within a critical paradigm grounded in postpositivist ideology. The qualitative design is selected to gain an in-depth understanding of social phenomena, particularly the behavioral patterns and ethical considerations of Shopee PayLater users. The critical paradigm allows the researcher to explore not only observable behaviors but also underlying values, beliefs, and socio-religious interpretations that influence financial

decision-making ([Ansori, 2023](#)).

This approach is appropriate for addressing the research questions, which require contextual and interpretative analysis rather than statistical generalization. Furthermore, the use of Maqashid Shariah as a theoretical lens necessitates a qualitative framework capable of capturing normative and ethical dimensions.

3.2 Research Context and Setting

The research is conducted in Sinjai Regency, located in South Sulawesi Province, Indonesia. This region is characterized by diverse geographical conditions, including coastal, urban, and mountainous areas, and represents a semi-urban context with a predominantly Muslim population.

The selection of Sinjai Regency is based on its increasing engagement with digital financial services, particularly Shopee PayLater, despite its relatively small scale. This makes it a relevant and unique setting to explore how fintech adoption interacts with local socio-cultural and religious values. The contextual specificity enhances the contribution of this study by providing insights that are often overlooked in research focused on urban populations.

3.3 Population and Sample / Research Participants

The participants in this study consist of individuals who are directly relevant to the research objectives, including religious leaders, lecturers, students, and community members who actively use Shopee PayLater. A purposive sampling technique is employed to ensure that participants possess the necessary knowledge, experience, and perspective related to the phenomenon under study. The inclusion criteria are: (1) individuals who have used Shopee PayLater, (2) individuals with an understanding of Islamic financial principles, or (3) individuals capable of providing contextual insights into community behavior. This sampling approach ensures data richness and supports the credibility of the findings by

involving diverse yet relevant perspectives.

3.4 Data Sources and Data Collection

This study utilizes primary data sources, collected through multiple qualitative techniques to ensure depth and triangulation. The data collection methods include:

- a. In-depth interviews, conducted with selected participants to explore their experiences, motivations, and perceptions regarding Shopee PayLater usage.
- b. Field observations, aimed at understanding real-life practices and contextual behaviors within the community.
- c. Document studies, including relevant literature, regulations, and supporting documents related to PayLater services and Islamic finance.

These methods are chosen to complement each other and minimize bias, thereby enhancing the richness and accuracy of the data collected.

3.5 Measurement of Variables and Research Instruments

In qualitative research, the focus is on conceptual exploration rather than numerical measurement. Therefore, this study operationalizes key concepts through thematic indicators derived from theory and prior studies.

The main constructs include:

- a. User behavior, reflected in patterns of PayLater usage (frequency, purpose, and financial management practices).
- b. Motivation, including convenience, economic needs, and social influence.
- c. Maqashid Shariah evaluation, based on the five dimensions: *hifz al-din*, *hifz al-nafs*, *hifz al-'aql*, *hifz al-mal*, and *hifz al-nasl*.

The primary research instrument is the researcher, supported by interview guidelines developed based on Maqashid Shariah theory and relevant empirical studies. This ensures conceptual validity and alignment with the research objectives.

3.6 Data Analysis Techniques

Data analysis in this study follows the interactive model developed by Miles and Huberman, which consists of three main stages: data reduction, data display, and conclusion drawing (Salim & Syahrum, 2012).

- a. Data reduction involves selecting, simplifying, and organizing raw data into meaningful categories.
- b. Data display presents the data in a structured form to facilitate interpretation.
- c. Conclusion drawing and verification involves identifying patterns, relationships, and interpretations based on Maqashid Shariah principles.

This analytical approach is suitable for qualitative research as it allows continuous interaction between data collection and analysis, ensuring depth and flexibility in interpretation.

3.7 Validity, Reliability, and Trustworthiness

To ensure the trustworthiness of the findings, this study employs triangulation techniques, including:

- a. Source triangulation, by comparing information from different participants.
- b. Method triangulation, by integrating interviews, observations, and document analysis.
- c. Theory triangulation, by interpreting findings using Maqashid Shariah and relevant supporting theories.

These procedures enhance credibility, dependability, and confirmability, ensuring that the findings are scientifically robust and reliable.

3.8 Ethical Considerations

This study adheres to ethical research standards by ensuring informed consent, confidentiality, and data protection. All participants are informed about the purpose of the study and their voluntary participation.

The identities of informants are kept confidential to protect their privacy, and the data collected are used solely for academic

purposes. Ethical compliance is essential to maintain the integrity and credibility of the research process.

3.9 Research Procedure

The research is conducted through several systematic stages:

- a. Research planning, including problem identification, literature review, and research design development.
- b. Participant selection, using purposive sampling based on predefined criteria.
- c. Data collection, through interviews, observations, and document analysis.
- d. Data analysis, using the Miles and Huberman interactive model.
- e. Interpretation and conclusion, based on Maqashid Shariah principles.

This structured procedure ensures methodological transparency and facilitates replication in future studies.

3.10 Methodological Limitations

This study acknowledges several limitations. First, the qualitative approach limits the generalizability of findings to broader populations. Second, the reliance on purposive sampling may introduce subjectivity in participant selection. Third, the findings are context-specific to Sinjai Regency and may not fully represent other regions with different socio-cultural characteristics. Despite these limitations, the study provides in-depth and contextually rich insights that contribute to the understanding of digital financial behavior within an Islamic framework.

4. Results and Discussion

This section presents the findings of the study regarding the behavior of Shopee PayLater users among the community of Sinjai Regency. The results are based on field data obtained through in-depth interviews with informants from various social and economic backgrounds, both urban and rural residents. The findings are supported by interpretive analysis linked to consumer behavior theory and the principles of Maqāṣid al-Sharī'ah, to

better understand the use of digital financial services within the socio-religious context ([Aisyah et al., 2023](#)).

4.1 Research Results

4.1.1 Sample Description and Descriptive Findings

The study involved informants from various socio-economic backgrounds in Sinjai Regency, representing both urban and rural communities. The participants consist of Shopee PayLater users with different consumption patterns, including both individual consumers and micro-entrepreneurs.

Based on the interview data, the majority of informants reported initial engagement with Shopee PayLater due to urgent financial needs, ease of access, and external social influence. The service is widely perceived as accessible due to minimal administrative requirements, such as the use of a national identification card, and a rapid approval process ([Laili & Karimah, 2024](#)).

4.1.2 Data Quality and Preliminary Analysis

The qualitative data were obtained through in-depth interviews and subjected to thematic categorization to ensure consistency and credibility. Data validation was conducted through cross-informant comparison to identify recurring patterns and reduce subjective bias. The categorization process resulted in several dominant behavioral themes representing the usage of Shopee PayLater among the community.

4.1.3 Main Analytical Results

The analysis of interview data reveals several key behavioral patterns in the use of Shopee PayLater:

a. Situational Behavior and Social Environmental Influence

The findings indicate that the initial use of Shopee PayLater is largely influenced by situational factors such as urgent financial needs, as well as external influences including peer behavior and social trends.

Ease of registration and fast disbursement processes are identified as primary drivers of adoption ([Laili & Karimah, 2024](#)).

b. Dual Usage Patterns: Consumptive and Productive

The utilization of Shopee PayLater can be classified into two primary categories:

- a. *Consumptive use*, involving purchases of personal and household needs such as clothing, skincare, and daily necessities.
- b. *Productive use*, where the facility is used to support micro and small business activities, including small-scale retail and food businesses, contributing to improved cash flow and business continuity.

c. Social Influence and Behavioral Conformity

A significant number of informants reported adopting Shopee PayLater due to its widespread use within their social circles. This suggests that user behavior is influenced not only by individual financial considerations but also by social conformity and environmental factors.

d. Ease of Access and Impulsive Consumption

The accessibility and flexibility of Shopee PayLater, including the absence of credit card requirements and availability of installment options, contribute to increased impulsive purchasing behavior. Many users reported making unplanned purchases

driven by promotional incentives and immediate consumption desires.

e. Financial Risks and Payment Constraints

Several informants experienced difficulties in meeting repayment obligations, leading to financial stress and confusion in managing personal finances. This condition reflects potential risks associated with inadequate financial literacy and limited self-control in utilizing digital credit services.

4.1.4 Key Findings

The findings of this study highlight that Shopee PayLater usage in Sinjai Regency is characterized by:

- a. A strong influence of situational needs and social environment in shaping user behavior.
- b. The coexistence of consumptive and productive usage patterns.
- c. The role of ease of access in encouraging adoption as well as impulsive consumption.
- d. The emergence of financial risks associated with repayment difficulties.

These findings collectively demonstrate that while Shopee PayLater provides financial flexibility, its usage is often not supported by adequate financial planning.

4.1.5 Visual Presentation of Results

To enhance clarity, the identified behavioral patterns can be summarized in the following table:

Table 1. Behavioral Patterns of Shopee PayLater Users in Sinjai Regency

No	Behavioral Aspect	Key Findings
1	Initial Motivation	Urgent needs, peer influence, social trends
2	Usage Type	Consumptive and productive usage
3	Social Influence	Strong influence from social environment
4	Accessibility	Easy access encourages usage
5	Financial Impact	Payment difficulties and financial stress

Source: By the authors

4.2 Research Discussion

4.2.1 Interpretation of Key Findings

The findings reveal that the use of Shopee PayLater in Sinjai Regency is influenced by a combination of internal and external factors. Internal factors include user needs, motivation, and financial capability, while external factors involve social influence, technological convenience, and promotional strategies by Shopee. These findings directly address the research objectives by demonstrating that the decision to use PayLater services is shaped not only by economic considerations but also by behavioral and environmental influences.

In line with consumer behavior theory, the results confirm that decision-making processes are complex and multidimensional. As stated by Schiffman and Kanuk, consumer behavior encompasses all decision-making processes and activities involved in acquiring and using products. In this study, the decision to use Shopee PayLater was not only driven by economic necessity but also by social motivation and digital environmental influence.

Furthermore, the findings indicate that Shopee PayLater has shifted its role from merely a consumption tool to an alternative financing instrument, especially among small business owners. This suggests that users adapt fintech services as part of their economic coping strategies in the digital era. However, the ease of access also creates potential risks, particularly for users with limited financial literacy, which may lead to impulsive consumption and repayment difficulties.

4.2.2 Comparison with Previous Studies

The findings of this study are consistent with prior research in consumer behavior and fintech adoption, particularly in emphasizing the role of psychological, social, and environmental factors in shaping user decisions. The alignment with Schiffman and Kanuk further strengthens the argument that consumer behavior in digital finance contexts

follows similar foundational principles as general consumption behavior.

However, this study offers a distinct contribution by highlighting the dual role of Shopee PayLater in the context of Sinjai Regency. Unlike many previous studies that primarily position PayLater as a tool for consumptive behavior, this study finds that the service also functions as an alternative financing mechanism for micro and small business activities. This indicates a contextual variation, especially in areas with limited access to formal financial institutions.

Additionally, the findings reinforce previous studies that identify financial literacy as a crucial determinant in fintech usage. Users with lower financial literacy are more vulnerable to overconsumption and financial stress, confirming existing empirical evidence while providing deeper contextual insight into rural and semi-urban communities.

4.2.3 Theoretical Contributions

This study contributes to the development of consumer behavior theory by extending its application into the context of digital financial services. By confirming the relevance of Schiffman and Kanuk's framework in explaining fintech adoption behavior, the study demonstrates that traditional consumer behavior theories remain applicable but require contextual adaptation in the digital era.

Moreover, this research introduces the Maqāsid al-Sharī'ah perspective as an analytical framework, thereby enriching the theoretical discourse with an ethical dimension. The findings show that the use of Shopee PayLater can be considered positive when it supports legitimate needs or business development (*ḥifẓ al-māl*). However, excessive and uncontrolled use that leads to financial strain contradicts the Shariah objectives of protecting wealth and intellect (*ḥifẓ al-māl wa al-'aql*). This duality highlights the importance of integrating ethical considerations into financial behavior theories.

4.2.4 Practical and Policy Implications

The study provides several practical implications. For fintech providers such as Shopee, the findings suggest the need to promote responsible usage by incorporating features that enhance financial awareness, such as spending limits, reminders, and educational content on financial management.

For policymakers, the results highlight the importance of improving digital financial literacy, particularly in regions like Sinjai Regency. Educational programs should focus on enhancing users' ability to manage credit responsibly and avoid excessive consumption. For the community, especially small business actors, Shopee PayLater can serve as an accessible financing alternative to support business activities. However, its use must be accompanied by prudent financial planning to prevent financial difficulties arising from unpaid obligations.

4.2.5 Integration with the Research Gap

This study addresses the research gap related to the limited exploration of PayLater usage behavior in non-urban areas and within an Islamic ethical framework. Previous studies have largely focused on urban populations and conventional financial perspectives, while this study provides insights into the behavior of users in Sinjai Regency. By integrating consumer behavior theory with the Maqāṣid al-Sharī'ah perspective, the study offers a more comprehensive understanding of fintech adoption. It demonstrates that financial decisions are influenced not only by economic and technological factors but also by social and ethical considerations, thereby reinforcing the originality and relevance of the study.

4.2.6 Acknowledgement of Study Limitations

This study has several limitations that should be acknowledged. The findings are specific to the context of Sinjai Regency and may not be generalizable to other regions with different socio-economic characteristics. Additionally, the analysis is based on qualitative data derived from in-depth

interviews, which may involve subjective interpretation. Furthermore, while the Maqāṣid al-Sharī'ah perspective provides valuable insights, its application in this study remains interpretive and may require further empirical validation. Future research is encouraged to expand the geographical scope and incorporate quantitative approaches to enhance the robustness and generalizability of the findings.

5. Conclusion

This study synthesizes the findings on the use of Shopee PayLater among the community in Sinjai Regency by integrating empirical evidence with the Maqāṣid al-Sharī'ah framework. Overall, the results demonstrate that while Shopee PayLater offers practical financial convenience, its usage is predominantly characterized by consumerist tendencies. Although certain users exhibit rational and controlled financial behavior, the dominant pattern reflects impulsive consumption driven by ease of access and lifestyle influences.

From a Maqāṣid al-Sharī'ah perspective, the service presents a dual character. On one hand, it contributes positively to the preservation of life (*ḥifẓ al-nafs*) and wealth (*ḥifẓ al-māl*) by facilitating access to essential goods and supporting short-term financial needs. On the other hand, the presence of interest mechanisms and late payment penalties introduces elements of *ribā*, which contradict the preservation of religion (*ḥifẓ al-dīn*). Furthermore, excessive reliance on paylater services may negatively affect financial stability (*ḥifẓ al-māl*) and rational decision-making (*ḥifẓ al-'aql*). Thus, the permissibility of Shopee PayLater usage is conditional, requiring prudent, necessity-based utilization that avoids excessive debt and aligns with ethical financial behavior.

5.1 Summary of Key Findings

This study finds that the behavior of Shopee PayLater users in Sinjai Regency is largely influenced by a combination of economic, psychological, and social factors. The

most dominant drivers include transaction convenience, instant access to credit, and the influence of modern consumer lifestyles. Empirically, the findings reveal two contrasting behavioral patterns: (1) rational users who utilize the service for urgent and necessary needs, and (2) consumerist users who are driven by impulsive buying tendencies. From an Islamic perspective, while the service provides functional benefits in addressing immediate financial needs, its structural elements—particularly interest and penalties—pose significant ethical concerns.

These findings confirm that the use of digital credit services is not inherently problematic, but becomes contentious when it encourages excessive consumption and financial irresponsibility.

5.2 Theoretical Contributions

This study contributes to the literature on Islamic economics and digital finance by extending the application of the Maqāsid al-Sharī'ah framework to contemporary financial technologies, particularly paylater services. Unlike prior studies that often focus solely on financial inclusion or consumer behavior, this research integrates ethical-religious evaluation with behavioral analysis.

The findings refine existing theoretical perspectives by demonstrating that digital financial innovations cannot be evaluated purely on efficiency and accessibility, but must also be assessed in terms of their alignment with ethical and spiritual objectives. Furthermore, this study highlights a critical gap between technological advancement and sharia compliance, thereby offering a nuanced understanding of how modern fintech practices interact with Islamic economic principles. In this regard, the study provides a conceptual bridge between consumer behavior theory and Islamic ethical frameworks in the context of digital finance.

5.3 Practical and Policy Implications

The findings of this study offer several practical implications. For consumers, the

results emphasize the importance of financial literacy and self-control in using paylater services, particularly by limiting usage to urgent and necessary expenditures. For e-commerce platforms, the study suggests the need to develop alternative financing models that align with sharia principles, such as *murābahah*-based schemes that avoid interest and punitive penalties. This represents an opportunity for product innovation within the rapidly growing digital economy.

For Islamic financial institutions, the results highlight a strategic opportunity to expand into digital financing solutions that are both technologically competitive and sharia-compliant. From a policy perspective, regulators such as the Financial Services Authority (*OJK*) and the Indonesian Ulema Council (*MUI*) are encouraged to strengthen oversight mechanisms and formulate clearer regulations to ensure that paylater services operate within ethical and sharia-compliant boundaries. This includes monitoring interest structures, transparency of fees, and consumer protection measures.

5.4 Limitations of the Study

This study is subject to several limitations that should be acknowledged. First, the research is context-specific, focusing on the community of Sinjai Regency, which may limit the generalizability of the findings to other regions with different socio-economic characteristics. Second, the study relies on qualitative data derived from interviews, which may be influenced by subjective interpretations and self-reported behavior. While this approach provides in-depth insights, it may not fully capture broader behavioral patterns across larger populations.

Third, the analysis is primarily based on the Maqāsid al-Sharī'ah framework, which, while comprehensive, may not encompass all dimensions of financial ethics and consumer decision-making in digital contexts. These limitations suggest that the findings should be interpreted with caution, particularly when applied to different demographic or

institutional settings.

5.5 Directions for Future Research

Future research is encouraged to expand the scope and methodological approach of this study. Quantitative studies with larger and more diverse samples could provide stronger generalizability and enable statistical validation of the identified behavioral patterns.

Additionally, comparative studies across regions or countries would offer deeper insights into how cultural and institutional factors influence the use of paylater services. Further research could also integrate alternative theoretical frameworks, such as behavioral economics or financial psychology, to complement the Maqāṣid al-Sharī'ah perspective. Finally, there is significant potential for future studies to explore the design and effectiveness of sharia-compliant digital financing models, particularly in assessing their adoption, usability, and impact on consumer welfare in the fintech ecosystem.

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