



Fiqh Muamalah Analysis of Paylater Systems: Behavioral Control, Impulse Buying, and Sharia Compliance

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ABSTRACT: The rise of paylater as a dominant payment feature in Indonesian e-commerce and e-wallet platforms has triggered notable shifts in how consumers make purchase decisions. This study explores, through a qualitative literature approach, how paylater weakens behavioral control particularly perceived behavioral control within the Theory of Planned Behavior and accelerates impulse buying tendencies. When payment friction is reduced to a single tap, the psychological cost of spending diminishes, making unplanned purchases feel deceptively rational. Findings further indicate that impulse buying, when paired with satisfying post-purchase experiences, mediates repurchase intention. However, this cycle is fragile post-purchase regret can just as easily sever platform loyalty. From an Islamic economic lens, paylater raises unresolved concerns regarding transparency, interest-like penalties, and the promotion of israf. The study concludes that the behavioral consequences of financial technology design deserve more critical attention.

KEYWORDS: Paylater, Behavioral Control, Impulse Buying, E-commerce, Sharia Compliance

A. INTRODUCTION

Technology is evolving rapidly and becoming increasingly sophisticated as time goes on. Technological advancements can easily influence every aspect of human life, including the economy. This reflects a shift toward an economy that relies on IT and communication. Along with technological advancements, the internet has seemingly become a daily necessity for both individuals and the business world. Each year, the growing number of

internet users in Indonesia creates new business opportunities.¹ The accelerated pace of this development is driving the exchange of money.

Consumer behavior has changed since the emergence of e-commerce. Shopping can be easily done online, offering flexible access without disrupting productivity or personal time.² This behavioral shift is heavily influenced by consumers' perceptions of price, distance, promotions, and the company's previous location.³ Digital payment methods such as intra-bank transfers, Visa, and Mastercard are the primary payment methods used in e-commerce. The stability of the current financial system is ensured by an evolving payment infrastructure that supports e-commerce growth. Cash payments remain an option. Some e-commerce platforms offer cash payment methods such as the Cash on Delivery (COD) system, which allows consumers to pay in cash to the courier upon delivery, and cash payments that can be made at convenience stores.

Table 1
Paylater Apps with the Most Users 2022–2025

No	PayLater Apps	2022	2023	2024	2025
1	Shopee Paylater	78.4%	82.7%	90.2%	77%
2	GoPay Later	31.8%	35.0%	45.0%	28%
3	Kredivo	10.4%	23.2%	47.3%	18%
4	Akulaku	9.4%	20.4%	23.7%	14%
5	Traveloka PayLater	8.6%	20.5%	30.3%	9%
6	Indodana	3.3%	5.2%	7.2%	4%
7	Home Credit	2.8%	5.2%	10.5%	3%

¹ Misna Hasibuan et al., "Strategi Penerapan E-Commerce Dalam Meningkatkan Keunggulan Bersaing: Studi Kasus UMKM Pada Ulos Sianipar Medan," *Jurnal Ilmiah Mahasiswa Manajemen, Bisnis Dan Akuntansi (JIMMBA)* 5, no. 1 (2023): 87–93, <https://doi.org/10.32639/JIMMBA.V5I1.254>.

² Philip T. Kotler and Kevin Lane Keller, *A Framework for Marketing Management*, 6th ed. (Pearson, 2016).

³ Silvia Ekasari et al., "The Impact Analysis of E-Commerce Usage on Behavior Changes of Shopee Customers in Indonesia," *JEMSI (Jurnal Ekonomi, Manajemen, Dan Akuntansi)* 9, no. 5 (2023): 1781–86, <https://doi.org/10.35870/JEMSI.V9I5.1476>.

In 2018, “paylater” began to emerge as a payment system.⁴ Paylater functions similarly to a credit card, but the registration process is simpler. With a credit card, the issuing company covers the consumer’s payment at the store, and the consumer later pays the bill to the service provider.⁵ Fintech companies and e-commerce platforms collaborate to provide paylater services. Traveloka, in partnership with PT. Dana Pasar Pinjaman, was the first online retailer in Indonesia to integrate paylater. The daily increase in the number of paylater users reflects the public’s enthusiasm for this technology. Several payment platforms have seen a rise in users. User data security has been enhanced since the launch of paylater.⁶

DailySocial surveyed more than 1,500 users in Indonesia to understand the fintech landscape and found that approximately 66.94% of users in Indonesia use digital wallets.⁷ Paylater was first created to help consumers who need short-term credit for digital transactions due to its easy and straightforward activation process. Widely used across various e-commerce platforms, e-wallets make it easy to access digital credit through Paylater, making payments more convenient for consumers.⁸ In other words, Paylater not only offers an alternative payment option but is also part of a strategic digital economy ecosystem that helps accelerate e-wallet and e-commerce transactions.⁹ The ease of the Paylater system has led to

⁴ Fauzan Firdaus et al., “Sistem Paylater Dalam E-Commerce: Pengaruhnya Terhadap Perilaku Impulse Buying,” *Competitive* 18, no. 1 (2023): 9–14, <https://doi.org/10.36618/COMPETITIVE.V18I1.2856>.

⁵ Fathimah Azzami Amatulloh et al., “Analisis Faktor – Faktor Yang Mempengaruhi Penggunaan Paylater Akulalu Di Indonesia,” *Co-Value Jurnal Ekonomi Koperasi Dan Kewirausahaan* 15, no. 5 (2024), <https://doi.org/10.59188/COVALUE.V15I5.4780>.

⁶ Antonius Felix et al., “The Impact of Shopee PayLater on Students’ Consumptive Behavior: Between Convenience and Traps,” *Digismantech (Jurnal Program Studi Bisnis Digital)* 4, no. 2 (2024), <https://doi.org/10.30813/DIGISMANTECH.V4I2.7358>.

⁷ RISE, “Paylater Makin Diminati Konsumen Untuk Belanja Online - DailySocial.ID,” June 3, 2022, <https://news.dailysocial.id/post/paylater-makin-diminati-konsumen-untuk-belanja-online/>.

⁸ Najma Taralia Farah et al., “Analisis Pengaruh Transformasi E-Wallet Dalam Era Digital Economic: Pendekatan Metode Delphi,” *Asas Wa Tandhim: Jurnal Hukum, Pendidikan Dan Sosial Keagamaan* 3, no. 2 (2024): 169–80, <https://doi.org/10.47200/awtjhpsa.v3i2.3042>.

⁹ Felix et al., “The Impact of Shopee PayLater on Students’ Consumptive Behavior: Between Convenience and Traps.”

numerous consumer behavior issues.¹⁰ Some researchs found many consumers in Indonesia are more likely to make unplanned purchases when payments become more instantaneous and do not require immediate cash.¹¹ This phenomenon is often associated with impulse buying behavior, meaning that someone spontaneously purchases an item due to an emotional urge or a particular attraction to the item. In digital transactions, various factors such as promotions, discounts, app design, and the ease of payment via PayLater can lead to more impulsive purchasing decisions than rational ones.¹²

An individual's behavioral control when making decisions is called behavioral control. According to consumer behavior theory, behavioral control is a person's ability to control impulses that can influence their actions. Highly practical and fast e-commerce payment systems often lead customers to consider less before making a purchase. PayLater on digital platforms can influence consumer decision-making because they perceive they have more money than they actually have.¹³

Impulse buying behavior can influence purchase decisions and repurchase intentions. When customers have a pleasant shopping experience and a smooth transaction, they are more likely to have repeat

¹⁰ Amatulloh et al., "Analisis Faktor – Faktor Yang Mempengaruhi Penggunaan Paylater Akulalu Di Indonesia."

¹¹ Felix et al., "The Impact of Shopee PayLater on Students' Consumptive Behavior: Between Convenience and Traps"; Eka Windi Wulandari and Kholid Murtadlo, "Pengaruh Paylater Dan Hedonic Shopping Motivation Terhadap Impulse Buying Dan Minat Beli Ulang," *Jurnal Manuhara : Pusat Penelitian Ilmu Manajemen Dan Bisnis* 1, no. 4 (2023): 144–55, <https://doi.org/10.61132/MANUHARA.V1I4.197>; Maria Y. Aryati Wahyuningrum, "Dampak Kemudahan, Impulsive Buying Dan Risiko Terhadap Keputusan Pembelian Dalam Penggunaan Shopee Paylater," *Investasi: Inovasi Jurnal Ekonomi Dan Akuntansi* 3, no. 4 (2025): 273–85, <https://doi.org/10.59696/INVESTASI.V3I4.203>.

¹² Syifa Fauziah Hamidah, Roro Arinda, et al., "Analysis of Paylater Usage on Impulsive Buying Behavior," *Almana : Jurnal Manajemen Dan Bisnis* 8, no. 1 (2024): 187–93, <https://doi.org/10.36555/ALMANA.V8I1.2514>; Syifa Fauziah Hamidah, Roro Arinda Reswanti Julian Pratama, et al., "Analysis of Paylater Usage on Impulsive Buying Behavior," *Almana : Jurnal Manajemen Dan Bisnis* 8, no. 1 (2024): 187–93, <https://doi.org/10.36555/almana.v8i1.2514>; Irin Mirah Luthfia, "Influence of Paylater and Flashsale on Impulse Buying Behavior among Adult Women in Semarang City," *Admisi Dan Bisnis* 24, no. 2 (2023): 141–51, <https://doi.org/10.32497/ab.v24i2.4595>.

¹³ Laila Quthratun Nada and Slamet Riyadi, "User Behavior Changes of Paylater Integrated with E-Commerce from a Behavioral Design Perspective," *Jurnal Sositologi* 23, no. 3 (2024): 416–37, <https://doi.org/10.5614/SOSTEK.ITBJ.2024.23.3.9>.

purchase intentions on the same platform. This suggests that the experience of using PayLater can lead people to use digital more frequently. Indirect relationship between PayLater usage and repeat purchase intention.¹⁴ The ease of shopping makes impulse purchases highly likely. Store window displays, credit cards, and promotions such as discounts and free products are some factors that influence impulse buying.¹⁵

Based on this description, it is clear that the advancement of paylater payment systems in e-commerce and e-wallets is related to financial technology innovation and consumer behavior. As digital payments become more accessible, it may be easier for people to control how they make purchases, particularly by triggering impulse buying that ultimately leads to repeat purchase intentions. Consequently, to understand consumer behavior in today's *fiqh muamalat* digital economy, this study is crucial.

B. METHODS

This study employed a qualitative methodology through literature review. This method was used to gain a conceptual understanding of how the paylater feature can influence behavioral control, impulse buying behavior, and ultimately repurchase intentions in e-commerce and e-wallets. The researcher conducted literature research to review previous research. This method then allowed the researcher to explore the perspectives of previous researchers and identify gaps in the analysis.

The data collection process in this study was conducted by identifying and reviewing various sources of scientific literature, particularly journal articles relevant to the topics of paylater, e-wallets, impulse buying, and digital consumer behavior. Furthermore, this study employed a conceptual and exploratory approach that connected ideas from various literatures. How perceived control over financial capabilities can influence purchasing decisions is often explained by the concept of perceived behavioral control from the Theory of Planned Behavior, where payment features suggest that

¹⁴ Wulandari and Murtadlo, "Pengaruh Paylater Dan Hedonic Shopping Motivation Terhadap Impulse Buying Dan Minat Beli Ulang."

¹⁵ Alireza Karbasivar and Hasti Yarahmadi, "Evaluating Effective Factors on Consumer Impulse Buying Behavior," *Asian Journal of Business Management Studies* 2, no. 4 (2011): 174–81.

payments can be postponed or paid in installments. As a result, consumers perceive greater ability to make purchases even if financially unstable.¹⁶

The next step was data analysis using thematic and conceptual analysis methods. The researchers thoroughly reviewed each source to identify key concepts related to the three main research focuses: (1) the characteristics of paylater transactions in e-commerce and e-wallets, (2) their influence on consumer behavioral control, and (3) how these impulsive impulses can influence repurchase intentions. This analysis not only summarizes the findings of previous research but also attempts to connect various concepts scattered throughout the literature to form a more comprehensive framework for understanding consumer behavior in the digital transaction era.

Through this approach, this research is expected to provide a more reflective understanding of the dynamics of consumer behavior in the use of paylater. By integrating various previous research findings, this study seeks to explain that the impulse buying phenomenon is not solely influenced by individual preferences but also by the design of digital payment systems that facilitate transactions. Therefore, literature analysis is crucial to understand how financial technology, consumer behavior, and psychological mechanisms interact to shape repurchase decisions in e-commerce practices.

C. RESULTS AND DISCUSSIONS

Paylater offers several distinct features, such as ease of transaction and use, a process with virtually no administrative barriers, and direct integration into the same shopping platform. Purchases can be completed in one click with a brief digital verification. This convenience is gradually changing the way consumers assess purchasing power, now judging it based on the available limit on the screen rather than the amount of funds available. Stated that easy access to Paylater is a key factor driving the increase in digital transactions and triggering changes in consumption patterns, as consumers can make purchases even when they are not fully

¹⁶ Firdaus et al., "Sistem Paylater Dalam E-Commerce: Pengaruhnya Terhadap Perilaku Impulse Buying."

financially prepared. This situation indicates that Paylater not only expands payment options but also changes how consumers view their financial capabilities.¹⁷

In the Theory of Planned Behavior, the concept of perceived behavioral control (PBC) can help explain this shift in perception. PBC refers to the degree to which a person feels they have control over a behavior. Limited funds prevent people from making unplanned purchasing decisions when financially sound. This filter is reduced when Paylater offers a deferred payment option. Consumers tend to have a better understanding of their financial situation than they actually do. As a result, the pre-purchase evaluation process becomes shorter and does not consider long-term consequences.¹⁸ It's important to remember that PBC doesn't always lead to uncontrolled consumption in individuals with good financial literacy; high perceived control can help make more rational decisions. However, for groups unfamiliar with the digital financial environment, high PBC created by the convenience of the paylater system tends to weaken rational considerations and increase the risk of impulsive consumption.¹⁹ To what extent does impulsive buying behavior triggered by paylater influence subsequent purchasing decisions? This is the next question that needs to be answered.

Wulandsari found that the relationship between paylater usage and repurchase intention is mediated by purchase intention.²⁰ When an impulsive transaction results in a satisfying purchasing experience with a product that meets expectations, on-time delivery, and responsive platform service, customers not only feel satisfied with the purchase but also build a

¹⁷ Wahyuningrum, "Dampak Kemudahan, Impulsive Buying Dan Risiko Terhadap Keputusan Pembelian Dalam Penggunaan Shopee Paylater."

¹⁸ Nada and Riyadi, "User Behavior Changes of Paylater Integrated with E-Commerce from a Behavioral Design Perspective."

¹⁹ Al Haq Kamal and Mohammad Tahir Cheumar, "Analysis of Paylater Customer Intentions in E-Commerce with the Planned Behavior Method Theory Approach," *Al - Mashrof: Islamic Banking and Finance* 4, no. 1 (2023): 1–22, <https://doi.org/10.24042/al-mashrof.v4i1.17485>.

²⁰ Windi Eka Wulandari, "Pengaruh Paylater Dan Hedonic Shopping Motivation Terhadap Impulse Buying Dan Minat Beli Ulang," *Jurnal Manuhara: Pusat Penelitian Ilmu Manajemen Dan Bisnis* 1, no. 4 (2023): 144–55, <https://doi.org/10.61132/manuhara.v1i4.197>.

positive relationship with the platform. This association develops into trust over time, and that trust ultimately drives repurchase intention²¹. However, this relationship is not always linear. When impulsive purchases result in regret because the item is deemed unnecessary or the installment payments become burdensome, consumers may experience post-purchase dissonance, which can lead to a disinclination to shop on the same platform again. Therefore, purchase intention can serve as a way to foster loyalty or weaken it, depending on the quality of the overall shopping experience.²²

Financial constraints are not the only factor contributing to the high use of paylater among those of productive age. Kamal dan Cheumar found that three factors influencing a person's decision to activate this service are lifestyle, financial management practices, and a focus on digital trends.²³ Some consumers choose installments because they consider them more psychologically practical, even if they are financially able to pay cash. This pattern may turn into a difficult-to-control consumer habit, especially when supported by platform designs that algorithmically encourage transactions, such as personalized discount notifications, product recommendations based on shopping history, and interest-free installment options that reduce psychological barriers to shopping.

Utomo dkk. found that the frequency of PayLater use was significantly correlated with low financial literacy and a high tendency to consume.²⁴ Meanwhile found that the convenience of this feature consistently increased the tendency to make impulsive purchases.²⁵ Using

²¹ Hamidah, Pratama, et al., "Analysis of Paylater Usage on Impulsive Buying Behavior."

²² Luthfia, "Influence of Paylater and Flashsale on Impulse Buying Behavior among Adult Women in Semarang City."

²³ Kamal and Cheumar, "Analysis of Paylater Customer Intentions in E-Commerce with the Planned Behavior Method Theory Approach."

²⁴ Sulisty Budi Utomo; Hamka; Burhanurddin; Devi Yuliantina; Musran Munizu, "Pengaruh Literasi Keuangan, Penggunaan Shopee Paylater Dan Life Style Terhadap Perilaku Konsumtif Mahasiswa," *Edunomika* 08, no. 02 (2024): 1–10, <https://doi.org/10.29040/jie.v8i2.13069>.

²⁵ Diva Leonita and Siska Wulandari, "Pengaruh Fitur Shopee Paylater, Literasi Keuangan Dan Gaya Hidup Terhadap Perilaku Konsumtif Berbelanja Online Di Shopee (Studi Kasus Pada Mahasiswa Universitas Pelita Bangsa Program Studi Manajemen Angkatan 2020)," *Jurnal Manajemen Terapan Dan Keuangan (Mankeu)* 13, no. 02 (2024): 554–66, <https://doi.org/10.22437/jmk.v13i02.33657>.

PayLater, which initially seems like a practical solution, can lead to accumulating bills and dependence on digital debt if not accompanied by good financial management.²⁶

In general, Islamic jurisprudence (*fiqh*) on *muamalah* (contract of transactions) does not prohibit digital transactions. The principle is that the original law of *muamalah* is permissible as long as it does not contain prohibited elements. In this context, e-wallets and e-commerce can be analogous to *wadi'ah* or *ijarah* contracts because they function as storage and payment media, making them essentially permissible²⁷. When *paylater* entered the modern economy, important points began to emerge, such as the concept of *bai' bi tsaman ajil* (buying and selling with installment payments), which is recognized in Islamic jurisprudence as a deferred payment scheme. This is considered valid as long as the price is set from the outset without accruing interest over time. The problem is that most payment services operating on e-commerce platforms use interest or late fees, which are structurally similar to *riba nasiah* (*riba nasiah*).²⁸

Contract transparency is often a problem, as users often do not know who the financier is, how profits are generated, and the rights and obligations of each party. In Islamic jurisprudence (*fiqh muamalah*), this kind of ambiguity falls under the category of *gharar*, which can undermine the validity of a transaction because its primary principle requires clarity

²⁶ Asrhy Grisara Girsang & Made Heny Urmila Dewi, "Pengaruh Penggunaan Shopee Paylater, Literasi Keuangan Dan Gaya Hidup Terhadap Perilaku Konsumtif Mahasiswa," *E-Jurnal Ekonomi Pembangunan Universitas Udayana* 13, no. 12 (2025): 825–33, <https://doi.org/10.24843/EEP.2024.v13.i12.p01>; Afrita Miranda and Ita Nuryana, "Dampak Kesenjangan Literatur Keuangan Dan Locus of Control Terhadap Perilaku Konsumtif Pengguna Paylater: Systematic Literature Review," *Jurnal Pendidikan Ekonomi (JUPE)* 14, no. 1 (2026): 58–71, <https://doi.org/10.26740/jupe.v14n1.p58-71>.

²⁷ Lailatul Berliana et al., "Perbandingan Metode Pembayaran Digital E-Wallet, QRIS, Dan Paylater Dalam Perspektif Syariah," *Jurnal Kajian Islam Multidisiplin* 2, no. 4 (2025): 521–38, <https://doi.org/10.61166/values.v2i5.111>.

²⁸ Aulia Rahmi et al., "Penerapan Kaidah Muamalah Dalam Transaksi Ekonomi Digital: Tinjauan Pustaka Pada Paylater, E-Wallet, Dan Marketplace," *SALAM: Islamic Economics Journal* 6, no. 2 (2025): 347–65, <https://doi.org/10.24042/y0qk8k42>; Muh. Rezky Naim et al., *Ekonomi Syariah Sebagai Kajian* (Afasa Pustaka, 2025); Muhammad Nur Kholis Al-Amin et al., "Beyond Marxist Materialism: H.O.S Tjokroaminoto's Islamic Socialism and Its Maqāsidī Foundations," *Asy-Syir'ah: Jurnal Ilmu Syari'ah Dan Hukum* 58, no. 2 (2024): 2, <https://doi.org/10.14421/ajish.v58i2.1596>.

regarding the object, price, and responsibilities of the contracting parties.²⁹ Beyond just the validity of the contract, Islamic economics also considers how paylater impacts people's eating habits.

The fact that this system provides easy access to digital credit has been shown to be a factor driving impulsive buying behavior. From the perspective of the maqasid of sharia, particularly regarding the protection of wealth (hifzh al-mal), uncontrolled consumer behavior contradicts the goal of sharia in safeguarding individual welfare. As long as financial technology is free from riba (usury), gharar (gharar), and maysir (society), Islam can utilize it in a manner consistent with sharia principles³⁰. However, if the system encourages purchases and israf (traditional buying) driven by feelings rather than measured needs, the problem is not the technology, but the system's design and usage. Another found that digital advertising and promotional strategies on e-commerce platforms significantly influence impulsive purchasing decisions. This influence is even greater when supported by a payment system, which psychologically reduces the "pain" caused by spending money.³¹ If digital financial innovation aims to generate benefits without causing harm, it is acceptable from a fiqh muamalah perspective. To date, this standard still needs to be thoroughly evaluated against paylater practices.³²

²⁹ Abdul Fatakh et al., "Sharia Economic Law Analysis of Paylater Features in Online Marketplace Transactions," *Al-Mustashfa: Jurnal Penelitian Hukum Ekonomi Syariah* 10, no. 1 (2025): 229, <https://doi.org/10.24235/jm.v10i1.20292>; Muhammad NK Al Amin et al., "Metode Interpretasi Hukum Aplikasi Dalam Hukum Keluarga Islam Dan Ekonomi Syariah," *Asas Wa Tandhim: Jurnal Hukum, Pendidikan Dan Sosial Keagamaan* 2, no. 1 (2023): 15–36, <https://doi.org/10.47200/AWTJHPSA.V2I1.1347>.

³⁰ Syahrawi & Abdurrahman, "Investigating the Impact of Digital Business Ecosystem in Enhancing Islamic Mobile Banking Adoption through the TOE Framework," *Digital Business* 4, no. 2 (2024): 100096, <https://doi.org/10.1016/j.digbus.2024.100096>.

³¹ Alifa Salmah & Muhammad Erysa Faraby, "Analisis Perilaku Impulse Buying Pada Diskon Live Streaming Di E-Commerce Shopee Dalam Perspektif Bisnis Syariah (Studi Mahasiswa Prodi Ekonomi Syariah Universitas Trunojoyo Madura)," *EKUILNOMI : Jurnal Ekonomi Pembangunan* 6, no. 2 (2024): 320–29, <https://doi.org/10.36985/ekuilnomi.v6i2.1243>; Ainaya Arum Puspita & Afif Zaerofi, "Pengaruh Promosi Penjualan, Kualitas Website, Dan Positive Emotion Terhadap Impulse Buying Perspektif Ekonomi Islam," *Ad-Deenar: Jurnal Ekonomi Dan Bisnis Islam* 8, no. 1 (2024): 57–70, <https://doi.org/10.30868/ad.v8i01.6487>.

³² Dian Maya Maulida, "Pandangan Ekonomi Islam Terhadap Sikap Konsumerisme Akibat Metode Pembayaran Tunda Bayar (PayLater)," *Jurnal Transformatif (Islamic Studies)* 5, no. 2 (2021): 131–44, <https://doi.org/10.23971/tf.v5i2.2980>; Zariatul Khisan & Muhammad Indra Zul Aqlani,

The overall discussion above demonstrates that PayLater is more than just a payment system innovation; it is a system that interacts with consumers' behavior, psychology, and standard values. While this convenience allows more people to transact, it also weakens behavioral control, encourages purchasing desires, and, in some situations, forms a cycle of repetitive consumption that is difficult to break. This study confirms that user behavior patterns are influenced by the design of financial technology and strengthens the relevance of the Theory of Planned Behavior in understanding digital consumer behavior. From an Islamic economic perspective, the problem is not a rejection of innovation. Rather, it is crucial to ensure that advances in digital payment systems do not compromise the principles of fairness, transparency, and moderation in consumption.³³ It reminds us that uncontrolled purchasing desires fundamentally contradict Islamic economic principles. This is an increasingly important reminder in an era where just one click can lead to financial burden at the end of the month.

D. CONCLUSIONS

What this study ultimately traces is not simply a story about payment methods it is about how a quietly embedded feature in a shopping app can reshape the psychological landscape of consumer decision-making without users fully realizing it. Paylater does not force anyone to overspend, but it lowers the internal resistance that would otherwise slow down an unplanned purchase, and for consumers with limited financial literacy, that erosion of perceived behavioral control can snowball into habitual consumption that is genuinely hard to reverse. The link between impulse buying and repurchase intention adds another layer to this dynamic a satisfying impulsive transaction today can become a loyalty mechanism tomorrow, but a regretful one can rupture trust just as fast meaning the

“Transformasi Perilaku Konsumtif Di Era E-Commerce: Antara Kenyamanan Digital Dan Tantangan Konsumsi Berlebihan Menurut Ekonomi Islam,” *Jurnal Ekonomi Syariah* 10, no. 1 (2025): 117–32, <https://doi.org/10.30736/jes.v10i1.1123>.

³³ Rina Samsiyah Agustina; Azka Muhammad Mufti; Ima Rahmawati; Irni Fahrani, “Analisis Kecenderungan Pembelian Secara Impulsif Ditinjau Dari Sudut Pandang Islam,” *J-EBI: Jurnal Ekonomi Dan Bisnis Islam* 03, no. 01 (2024): 52–60, <https://doi.org/10.57210/j-ebi.v3.i01.70>.

platform's experiential quality is far more decisive than it might appear. From the perspective of Islamic economics, the concern is not with digital transactions per se but with whether the system encourages israf and obscures akad obligations through opaque fee structures that verge on riba, a question that existing regulatory and scholarly frameworks have yet to fully settle. Future research would do well to move beyond conceptual mapping and test these relationships empirically particularly among younger demographics who are simultaneously the most enthusiastic adopters of paylater and the most financially vulnerable to its behavioral consequences.

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