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CONSUMPTION THEORY IN SHARIA ECONOMICS (CASE STUDY OF THE PHENOMENON OF ONLINE SHOPPING AND SHARIA PAYLATER)

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ABSTRACT

The development of digital technology has transformed consumer consumption patterns through the convenience of online shopping and the emergence of various Buy Now Pay Later (BNPL)-based payment services, including the PayLater Syariah concept. Ease of access, fast transaction processes, and various promotions offered by digital platforms encourage increased consumer behavior, which is often no longer based on needs but rather on desires. From a sharia economic perspective, consumption activities must be based on the principles of maslahah (benefit), balance (wasathiyah), avoid waste (israf and tabdzir), and be free from elements of usury (riba), gharar (gharar), and injustice. This study aims to analyze consumption theory in sharia economics through a case study of online shopping and the use of PayLater Syariah. The research method used is a descriptive qualitative approach using library research techniques, utilizing various sources such as the Quran, Hadith, fatwas on sharia economics, books, and scientific journals related to digital consumption behavior and the PayLater payment system. The study's findings indicate that online shopping and Sharia PayLater can be a means of transaction in accordance with Islamic economic principles if implemented with clear, transparent contracts, free from usury, and used to meet productive and proportionate needs. However, easy access to digital financing also has the potential to increase consumer behavior if not accompanied by self-control and an understanding of Islamic consumption ethics. Therefore, it is necessary to improve Sharia financial literacy and public

understanding of the principles of welfare-oriented consumption so that the development of financial technology can support the creation of sustainable economic prosperity in accordance with Sharia values.

INTRODUCTION

The development of digital technology has significantly changed people's consumption patterns. The advancement of the internet and the presence of various e-commerce platforms make it easy for consumers to obtain goods and services without being limited by space and time. Online shopping is becoming part of the modern lifestyle because it offers practicality, efficiency, as well as various promotions that attract the attention of consumers. This condition encourages the increase in digital transaction activities at various levels of society, especially the younger generation who are very familiar with technology. (Alrasyid et al., 2024a)

In economics, consumption theory explains that each individual seeks to fulfill his or her needs and desires in order to obtain a certain level of satisfaction (utility). However, from the perspective of sharia economics, consumption activities not only aim to maximize material satisfaction, but must also pay attention to moral values, justice, benefits, and halal and haram provisions. Consumption in Islam is based on the principle of balance (wasathiyah), avoiding waste (israf), and prioritizing needs over desires. Therefore, a Muslim is required to be wise in using wealth so as not to fall into excessive consumptive behavior. (Hamdi, 2022)

The growing phenomenon of online shopping is also supported by innovations in the financial technology (fintech) sector. Fintech provides convenience in digital payment systems, fund transfers, and application-based financing. In its development, sharia fintech exists as an alternative to financial services that prioritize sharia principles, such as avoiding riba, gharar (ambiguity), and maysir (speculation). The presence of sharia fintech is expected to be able to create a digital financial ecosystem that is in accordance with Islamic values and supports people's financial inclusion. (Khairunnisa et al., 2022)

One of the fast-growing fintech innovations is the PayLater Syariah service. This feature allows consumers to make purchases now and pay at the agreed time based on certain sharia contracts. This convenience provides benefits for the community in meeting urgent needs. However, the use of PayLater also raises various debates, especially regarding its conformity with sharia economic law and the potential for the emergence of elements of usury and uncontrolled consumption behavior. Therefore, the contract mechanism and implementation of PayLater Sharia are important aspects that must be considered in order to remain in accordance with sharia principles. (Safitri & Putri, t.t.)

On the other hand, the ease of access to online shopping combined with the PayLater facility has the potential to increase people's consumptive behavior. Consumptive behavior is the act of buying goods or services excessively by prioritizing desires over needs. Various studies show that the ease of digital transactions and delayed payment systems can encourage a person to make impulse purchases, thus risking financial problems in the future. From the perspective of sharia economics, this behavior is contrary to the principle of simple living and the prohibition of excessive spending on wealth.

One of the studies that can be used as a case study is a study entitled **"Analysis of E-Commerce Business Mechanisms through PayLater Transactions in the Perspective of Sharia Economics: A Case Study of Shopee PayLater".** This research found that the Shopee PayLater feature provides convenience in digital transactions, but users need to understand the risks that arise, especially related to payment obligations, additional fees, and the possibility of excessive consumption behavior. The research also highlights the importance of applying sharia economic principles in digital transactions to avoid the element of usury and unclear contracts.

METHODS

This study uses a **descriptive qualitative approach** with **the library research method**. This approach was chosen because it aims to understand and analyze the phenomenon of online shopping and the use of PayLater Syariah in the perspective of sharia economic consumption theory based on various previous research results.

Data analysis is carried out using **content analysis techniques**, namely identifying, classifying, comparing, and interpreting various concepts and research results related to people's consumption behavior in the use of PayLater services and online shopping transactions. Furthermore, the results of the analysis are associated with the principles of sharia economics, such as the prohibition of riba, gharar, israf (excess), and the application of sharia maqashid in consumption activities.

Through this method, this study is expected to be able to provide a comprehensive overview of the relationship between consumption theory in the Islamic economy and the phenomenon of online shopping and the use of Sharia PayLater, as well as its implications for people's consumptive behavior in the digital era.

RESULTS AND DISCUSSION

Based on the results of a study of various scientific articles obtained through **Google Scholar**, it was found that the development of digital technology and e-commerce has changed people's consumption patterns. The ease of access to online shopping and the availability of **PayLater** services encourage people to make transactions quickly and practically without having to pay directly.

The results of research conducted by Hasanuddin, Alrasyid, and Malik (2024) show that the convenience offered by the PayLater system has an effect on increasing consumptive behavior, especially among students. This behavior is characterized by a tendency to buy things not because of necessity, but because of desire, lifestyle, and prestige.

Research by Agustini, Hilda, and Agustina (2024) also found that the use of online shopping applications makes it easier for students to obtain the goods they want, but on the other hand it gives rise to unplanned consumption behaviors that tend to be excessive. In the perspective of sharia economics, this behavior is categorized as behavior that must be avoided because it is contrary to the principle of simplicity and the prohibition of israf (exaggeration).

In addition, research reveals that the PayLater system provides easy financing to the public, but also increases the risk of the emergence of consumptive debt due to impulse purchases.

In a conventional economy, the goal of consumption is to obtain maximum satisfaction or utility. On the other hand, sharia economics views that consumption activities are not only aimed at meeting material needs, but must also have worship value and provide benefits. Consumption must be carried out in a balanced manner by paying attention to the principles of halal, not wasteful, and not excessive.

The development of online shopping today often shifts the orientation of consumption from a need to a want. Various promotions such as discounts, flash sales, free shipping, and ease of PayLater payments are factors that influence consumers' purchasing decisions.

The results of a literature review show that online shopping has both positive and negative impacts. The positive impact is the ease of access to goods and services, time efficiency, and increasing digital economy activities. However, the negative impact is the emergence of consumptive behavior due to the ease of transactions.(Mawardi, t.t.)

Islamic fintech is present as an innovation that utilizes digital technology while still being guided by Islamic principles. The PayLater Sharia service can basically be an alternative financing as long as it uses a legal, transparent, and free contract from usury.

However, various studies show that the use of PayLater that is not accompanied by Islamic financial literacy can increase the tendency to go into debt to fulfill a consumptive lifestyle. Therefore, the public needs to understand the difference between needs and wants before using the facility.

Based on a case study regarding the phenomenon of online shopping and the use of PayLater Syariah, it can be understood that financial technology has two sides. On the one hand, sharia fintech is able to increase financial inclusion and facilitate people's transactions. On the other hand, this convenience can encourage consumptive behavior if it is not balanced with self-control and understanding of Islamic economic values.(Putri Ayu Lestari & Khairunnisa, 2024)

Based on the results of various scientific articles obtained through **Google Scholar**, it can be synthesized that the development **of online shopping**, **sharia fintech**, and **PayLater services** has had a significant impact on changes in people's consumption behavior, especially the younger generation and students. Easy access to digital transactions, various promotions offered by e-commerce platforms, and payment flexibility through PayLater are the main factors that drive increased consumption activity.

Previous research results show that there is a close relationship between PayLater use and increased **Consumptive Behavior**. The "buy now, pay later" facility makes it easier for consumers to make purchases without carefully considering their financial capabilities. As a result, purchasing decisions are often based on desires, lifestyle, and prestige factors rather than actual needs. (Priska Cintya & Fauzatul Laily Nisa, 2024)

In addition, several studies have concluded that low Islamic financial literacy is one of the causes of the increasing use of PayLater facilities for consumptive purposes. Therefore, education about financial management, understanding of sharia contracts, and increasing sharia fintech literacy is an important factor to reduce the risk of consumptive behavior in the digital era.

CONCLUSION

In the perspective of the **theory of sharia economic consumption**, consumption activities are not only aimed at obtaining satisfaction (utility), but must also pay attention to the values of benefit (maslahah), balance (wasathiyah), and avoiding excessive behavior (israf) and waste (tabzir). Therefore, online shopping practices and the use of PayLater need to be done wisely to remain in accordance with sharia principles.

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