THE EFFECT OF PAYLATER USE ON IMPULSE SHOPPING BEHAVIOR AMONG STUDENTS: A REVIEW FROM AN ISLAMIC ECONOMIC PERSPECTIVE

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ABSTRACT

The development of financial technology (fintech) has encouraged the emergence of the PayLater service as an alternative payment method in e-commerce transactions. The ease of access and flexibility offered make PayLater increasingly in demand, including among students. However, the use of PayLater also raises concerns because it can encourage impulsive shopping behavior that has the potential to have an impact on users' financial condition. This study aims to analyze the influence of PayLater use on impulse shopping behavior and review the phenomenon from the perspective of Islamic economics. The research uses a descriptive qualitative approach with a literature review method through the review of various scientific journals, books, and relevant reference sources regarding PayLater, impulse shopping behavior, financial literacy, and Islamic economics. The results of the study show that the ease of access to PayLater services, intensive promotional strategies, and low financial literacy contribute to the increasing tendency of impulsive shopping behavior. Uncontrolled use of PayLater can lead to excessive consumption, financial stress, and increased debt risk. From an Islamic economic perspective, consumption behavior should be carried out wisely by avoiding israf (excess), tabdzir (waste), and the element of usury in transactions. Therefore, improving financial literacy and self-control is needed to encourage a more responsible use of PayLater, especially among students.

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INTRODUCTION

The development of financial technology (fintech) in Indonesia has brought significant changes to payment systems and access to financing. One rapidly growing innovation is the PayLater service, which allows consumers to make purchases with a deferred payment system. The convenience offered has led to PayLater's growing adoption among various groups, including students who actively utilize e-commerce platforms to meet their daily needs.

However, this convenience isn't always matched by adequate financial literacy. Many students use PayLater services without fully understanding the potential risks, such as interest rates, late payment penalties, and the long-term impact on their personal finances. This situation can encourage consumer behavior and impulsive shopping, which is spontaneous purchases made without careful planning.

The phenomenon of PayLater use among students has drawn attention following a case involving a new student at UIN Raden Mas Said Surakarta related to the service's use. This situation raises concerns about the ethics of digital financial services marketing and consumer protection, especially for students who are not yet fully financially independent. Furthermore, a lack of understanding of financial management can also increase the risk of unwise PayLater use.

From an Islamic economic perspective, consumption behavior should be balanced and moderate. Islam prohibits wastefulness (israf) and extravagance (tabdzir), and avoids transactions involving usury. Therefore, the use of PayLater requires further study to determine its impact on impulsive spending behavior and its compliance with Islamic economic principles.

Based on this phenomenon, this study aims to analyze the influence of PayLater usage on impulsive shopping behavior in e-commerce and examine this phenomenon from an Islamic economic perspective through a literature review, including a case study of new students at UIN Raden Mas Said Surakarta. The results are expected to provide information on the impact of PayLater usage and serve as a basis for improving financial literacy and self-control in the use of digital financial services.

RESEARCH METHODS

This study employed a qualitative method with a descriptive approach through a literature review. This method was chosen to gain a comprehensive understanding of the impact of PayLater usage on impulsive shopping behavior in e-commerce, particularly among students, and to examine it from an Islamic economic perspective.

The data used in this study is secondary data obtained through searching and reviewing various relevant library sources, such as scientific journals, books, articles, and other reliable sources related to PayLater usage, impulsive shopping behavior, financial literacy, and Islamic economics. Furthermore, this study also uses a case analysis related to the phenomenon of PayLater usage among new students at UIN Raden Mas Said Surakarta as supporting material in understanding the issues studied.

Data collection techniques were conducted through documentation studies by identifying, collecting, and reviewing various literature relevant to the research topic. Furthermore, the data were analyzed using qualitative descriptive analysis techniques, namely by organizing, comparing, and interpreting information obtained from various sources to generate a deeper understanding of the relationship between PayLater usage and impulsive shopping behavior.

Through this method, it is hoped that the research can provide a systematic overview of the impact of PayLater use on impulsive shopping behavior and its implications from an Islamic economic perspective.

RESEARCH RESULTS AND DISCUSSION

The Influence of PayLater Use on Impulsive Shopping Behavior

The study results show that the use of the PayLater feature on e-commerce platforms has an impact on increasing impulsive shopping behavior among students. PayLater offers easy access to instant credit with a relatively simple verification process compared to conventional credit cards. This convenience has made PayLater increasingly popular among the younger generation, including students who actively use e-commerce to meet their daily needs.

Impulse shopping is spontaneous purchasing behavior without prior planning. Various promotions such as flash sales, discounts, cashback, and free shipping encourage consumers to make purchases based on immediate desires without considering their actual needs. Research by Dhanty et al. (2022) shows that promotions offered by e-commerce platforms influence increased impulsive buying behavior. Ahmad (2026) also found that PayLater features and flash sales can increase impulsive buying tendencies among the younger generation.

Furthermore, easy access to PayLater also contributes to increased impulsive shopping behavior. A'ini et al. (2025) explained that acceptance of PayLater services impacts online impulse buying behavior. Research by Lestari et al. (2025) also showed that Shopee PayLater usage, low financial literacy, and ease of access are factors influencing impulsive shopping among e-commerce users.

Financial Literacy in Using PayLater

Based on the results of a literature review, low levels of financial literacy are one factor influencing the unwise use of PayLater. Many users utilize the PayLater facility without fully understanding the interest rates, late payment penalties, and potential long-term financial consequences.

Lestari et al. (2025) stated that low financial literacy can increase the tendency for impulsive shopping behavior among PayLater users. Furthermore, Azzahra et al. (2025) suggested that perceived ease of use of PayLater services also influences individuals' decisions to utilize the facility. Research by Yoebrilianti and Puspitasari (2025) also showed that perceived ease of use of PayLater influences consumer purchasing decisions.

A lack of understanding of financial management can lead individuals to focus more on ease of transactions and seemingly low installment amounts without considering the total future payment obligations. Wahyuningrum (2025) explains that ease of use and impulsive behavior influence purchasing decisions when using Shopee PayLater. This situation has the potential to lead to waste, debt accumulation, and financial stress among students.

Self-Control in Reducing Impulsive Shopping Behavior

Self-control is an individual's ability to regulate behavior and impulses to make unplanned purchases. Students with good self-control tend to be better able to distinguish between needs and wants before making a purchase.

Nathania and Koentary (2026) stated that self-control influences the tendency towards impulsive shopping behavior. Individuals with good self-control tend to be more rational in making purchasing decisions, while low self-control can increase the risk of consumer behavior.

Efforts that can be made to improve self-control include making a list of needs before shopping, delaying purchasing decisions, limiting the use of e-commerce applications, and avoiding purchases based solely on emotional impulses.

The Use of PayLater from an Islamic Economic Perspective

From an Islamic economic perspective, consumption activities should be carried out in a balanced and moderate manner. Islam teaches individuals to use their wealth wisely and avoid excessive behavior (israf) and waste (tabdzir).

Prastiwi and Fitria (2021) stated that the use of PayLater for online shopping is permissible as long as it does not contain elements of usury, is used to meet urgent needs, and does not harm the user. Conversely, the use of PayLater that encourages consumerism and impulsive shopping contradicts Islamic economic principles as it can lead to waste and imbalance in financial management.

Therefore, the use of PayLater needs to be accompanied by careful consideration, both in terms of financial capability and its compliance with sharia principles.

Case Analysis of New Students at UIN Raden Mas Said Surakarta

The phenomenon involving new students at UIN Raden Mas Said Surakarta demonstrates that students are a vulnerable group to the influence of PayLater service usage. Easy access to digital credit, low financial literacy, and high exposure to e-commerce promotions can increase the risk of impulsive shopping behavior.

Based on the study's findings, increased financial literacy and self-control are needed to enable students to use PayLater services more wisely. Furthermore, educational institutions also play a crucial role in providing education on financial management and the risks of using digital financial services to students.

Overall, using PayLater makes transactions on e-commerce platforms easier, but it also has the potential to increase impulsive spending if not coupled with adequate financial literacy and self-control. Therefore, individual awareness and support from various parties are needed to ensure PayLater's use is more responsible and in accordance with Islamic economic principles.

CONCLUSION

Based on the literature review and case analysis, it can be concluded that using PayLater services on e-commerce platforms facilitates transactions and meets consumer needs. However, this convenience also has the potential to increase impulsive shopping behavior, particularly among students. Factors such as easy access, attractive promotions, low financial literacy, and lack of self-control are contributing to the increased tendency for consumer behavior in PayLater use.

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The phenomenon involving new students at UIN Raden Mas Said Surakarta demonstrates that students are a vulnerable group to the negative impacts of PayLater use because they lack adequate financial management skills. From an Islamic economic perspective, PayLater use must be carried out wisely, avoiding excessive behavior (israf), wastefulness (tabdzir), and transactions containing elements of usury (riba). Therefore, improving financial literacy and self-control is essential for responsible PayLater use in accordance with Islamic economic principles.

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