

THE EFFECT OF KNOWLEDGE ABOUT *RIBA* ON THE DECISION TO USE SHOPEE PAYLATER IN THE PERSPECTIVE OF ISLAMIC ECONOMICS

Yulia Eka Rini^{1*}, Sarah Robiatul Adawiyah², Intan Sri Lestari³

^{*123}Program Studi Ekonomi Syariah, STAI Al-Ittihad Cianjur

^{*}Corresponden author e-mail: yuliaerini@gmail.com¹

sarahrobiatul@stai-alittihad.ac.id² srilestari@stai-alittihad.ac.id³

Received: July 2025

Accepted: September 2025

Published: September 2025

ABSTRAK

Perkembangan teknologi finansial telah menghadirkan layanan pembayaran *digital* seperti *Shopee PayLater*, yang semakin populer di kalangan masyarakat, termasuk mahasiswa Ekonomi Syariah di STAI Al-Ittihad Cianjur. Namun, penggunaan layanan ini menimbulkan dilema karena adanya unsur *riba* yang bertentangan dengan prinsip ekonomi Islam. Penelitian ini bertujuan untuk menganalisis pengaruh pengetahuan tentang *riba* terhadap keputusan mahasiswa menggunakan *Shopee PayLater* serta mengkajinya dalam perspektif ekonomi Islam. Penelitian menggunakan pendekatan kuantitatif dengan metode survei. Data dikumpulkan melalui kuesioner yang disebar kepada 90 mahasiswa STAI Al-Ittihad Cianjur dan dianalisis menggunakan regresi linier sederhana melalui SPSS. Hasil penelitian menunjukkan pengetahuan tentang *riba* berpengaruh negatif dan signifikan terhadap keputusan penggunaan *Shopee PayLater* dengan persamaan regresi $Y = 23.165 - 0.143X$. Namun, pengaruh tersebut tidak signifikan secara statistik, dengan nilai t hitung $-1.156 < t$ tabel 1.664 dan signifikansi $0.250 > 0.05$. Nilai R^2 sebesar $0,058$ menunjukkan bahwa hanya $5,8\%$ keputusan penggunaan dipengaruhi oleh pengetahuan tentang *riba*, sedangkan $94,2\%$ dipengaruhi oleh faktor lain. Artinya, semakin tinggi pemahaman mahasiswa terhadap *riba*, semakin rendah mereka untuk menggunakan layanan tersebut. Penelitian ini menyimpulkan bahwa *Shopee PayLater* tidak sesuai dengan prinsip ekonomi Islam karena mengandung unsur *riba*. Implikasinya, edukasi terkait literasi keuangan syariah perlu ditingkatkan agar masyarakat lebih selektif dalam memilih layanan keuangan *digital*.

Kata Kunci: Pengetahuan *Riba*; Keputusan Penggunaan; *Shopee PayLater*; Ekonomi Islam.

ABSTRACT

The advancement of financial technology has introduced services such as Shopee PayLater, which have become increasingly popular among the public, including Sharia Economics students at STAI Al-Ittihad Cianjur. However, using this service creates a dilemma because it involves riba, which contradicts Islamic economic principles. This study aims to analyze the effect of knowledge about riba on students' decisions to use Shopee PayLater and to examine it from the perspective of Islamic economics. This research used a quantitative, survey-based approach. Data were collected using questionnaires distributed to 90 students at STAI Al-Ittihad Cianjur and analyzed using simple linear regression in SPSS. The results of the study show that knowledge about riba has a negative and significant effect on the

*decision to use Shopee PayLater, as indicated by the regression equation $Y = 23.165 - 0.143X$. However, this effect is not statistically significant, as indicated by the calculated t -value of $-1.156 < \text{critical } t\text{-value of } 1.664$ and a significance value of $0.250 > 0.05$. The R^2 value of 0.058 indicates that only 5.8% of the decision to use Shopee PayLater is affected by knowledge of *riba*, while other factors account for the remaining 94.2% . This means that the higher the students' understanding of *riba*, the lower their tendency to use the service. This study concludes that Shopee PayLater is not in accordance with the principles of Islamic economics because it contains elements of *riba*. The implication is that education related to Islamic financial literacy needs to be enhanced so that the public becomes more selective in choosing digital financial services.*

Keywords: Knowledge of Riba, Decision to Use; Shopee PayLater; Islamic Economics.

A. INTRODUCTION

The rapid advancement of financial technology has given rise to a range of digital payment services, including Shopee PayLater. This service has become highly popular among Indonesians, ranking at the top in terms of brand awareness and usage. According to Databoks data, West Java Province, which has a majority-Muslim population, recorded the highest PayLater usage in 2024.

Province Name	Value (%)
West Java	34.5
DKI Jakarta	18.9
Banten	11.8
East Java	11.2
Central Java	5.9
North Sumatra	2.8
South Sumatra	1.9
South Sulawesi	1.4
Bali	1.3

Figure 1. PayLater Users Data in West Java in 2024

Source: <https://databoks.katadata.co.id/>

This popularity raises a problem because, from an Islamic perspective, the PayLater system is considered to contain elements of *riba* (interest), which is prohibited. Although there is a fatwa from the National Sharia Council of the Indonesian Ulema Council (DSN-MUI) No. 117/DSN-MUI/II/2018 stating that information technology-based financing services are permissible as long as they do not contradict sharia principles and use valid

contracts (Fitriyah, 2025). The fatwa emphasizes that Shopee PayLater contradicts Sharia principles due to the presence of interest. However, this service remains widely used.

The research gap is identified from several previous studies that show varying results. Some studies find that knowledge about *riba* does not have a significant effect on interest or loyalty in using PayLater services. However, other studies find that knowledge about *riba* has a positive, significant effect on interest in using similar services. This variation in findings indicates the need for further research into the factors that affect the decision to use PayLater services among groups with a strong background in religious knowledge.

Thus, a preliminary observation was conducted among Islamic Economics students at the Islamic College (STAI) Al-Ittihad Cianjur to measure how many students use the Shopee PayLater service, and the following data were obtained.

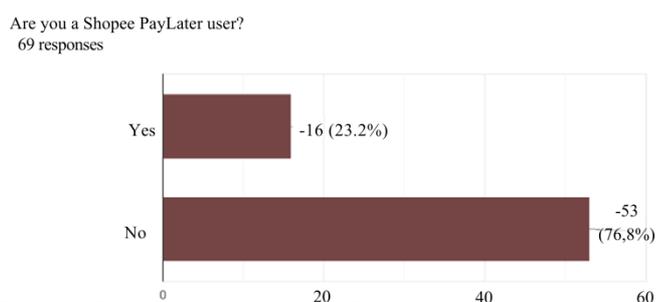


Figure 2. Shopee PayLater Users at STAI Al-Ittihad
Source: Preliminary Research Data, 2024

In addition, preliminary data were obtained regarding how many Islamic Economics students at the STAI Al-Ittihad Cianjur (Islamic College) are aware that Shopee PayLater contains elements of *riba* according to the Fatwa of the National Sharia Council of the Indonesian Ulema Council (DSN-MUI) No. 117/DSN-MUI/II/2018 concerning information technology-based financing services based on sharia principles (Hadrianto et al., 2022), as follows.

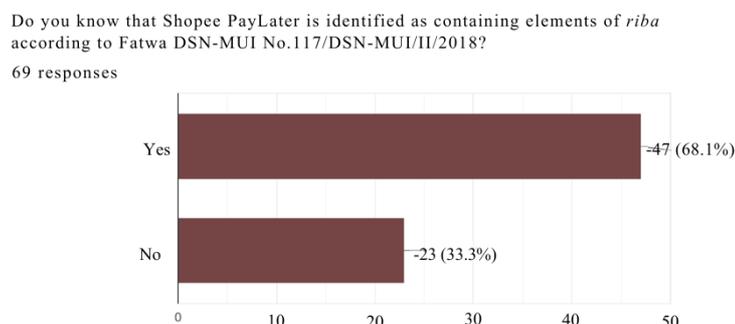


Figure 3. Knowledge of *Riba* Among Islamic Economics Students at STAI Al-Ittihad
Source: Preliminary Research Data, 2024

Based on the presented data and background, this study specifically analyzes the urgency of knowledge about *riba* in relation to the decision to use Shopee PayLater among Islamic Economics students at the Islamic College (STAI) Al-Ittihad Cianjur, who are expected to have a deep understanding of *riba*. This raises a research question: whether the students' decision to use Shopee PayLater is affected by their knowledge of *riba*, and how Islamic economics views the Shopee PayLater service.

The results of this study are expected to provide contributions and scientific benefits that address the existing research gap, namely, to determine whether knowledge of *riba* affects the decision to use Shopee PayLater or not, and to understand how Islamic economics views this service. Furthermore, the study aims to provide education and foster critical awareness, especially among Islamic Economics students, regarding the implications of using digital financial services from an Islamic economics perspective.

B. Literature Review

The literature review in this study was conducted by reviewing previous scientific works with similar titles or variables. Several studies served as primary references. One of them is a study conducted by Salma Salsabila (Salsabila, 2023) titled “*The Effect of Religiosity, Knowledge About Riba, and Social Factors on the Loyalty of Yogyakarta Community in Using the Akulaku PayLater Application with Debt as a Moderating Variable.*” This research shares similarities in variables but differs in the subject of study. Therefore, this study is expected to expand on or complement previous research. Based on a review of earlier studies, several relevant theories are identified as follows.

1. Knowledge

According to the Indonesian Dictionary (*Kamus Besar Bahasa Indonesia*; KBBI), knowledge is everything that a person knows or possesses regarding a particular subject. Knowledge can also be defined as a new understanding that consists of a combination of skills, interpretation, context, and systematic reflection (Utami, 2022). Meanwhile, Bagia defines knowledge as information possessed by an individual in a specific field or area of study (as cited in Rais, 2020).

There are three indicators used to measure knowledge according to Spencer (as cited in Rais, 2020):

- a. Analytical Thinking (AT), the ability to think analytically to identify and understand problems by breaking them down into basic components and systematically examining cause-and-effect relationships.
- b. Conceptual Thinking (CT), the ability to understand a condition or problem through a conceptual approach by combining various ideas and pieces of information to form a comprehensive understanding.
- c. Expertise (EXP), knowledge directly related to job performance, encompassing professional, technical, and managerial abilities, as well as the motivation to utilize, develop, and share them with others.

2. Knowledge of *Riba*

Knowledge of *riba* is the understanding of Islamic teachings that have become one's belief regarding economic transactions involving the addition of value or interest. This knowledge serves as a tool to guide society in preventing practices that contain elements of *riba*. Etymologically, *riba* means *ziyadah* (addition), which linguistically implies growth and increase, while in technical terms, *riba* refers to the unlawful acquisition of an excess amount from the principal or capital (Ipandang, 2020). The indicators used to measure knowledge of *riba* are proposed by Aji et al. (2019).

- a. Additional Money, the presence of any form of addition required in debt or sale transactions, which is categorized as *riba*.
- b. Profit, the profit obtained in a transaction that is not objective and benefits only one party, thereby violating the validity condition of the contract (mutual consent of both parties).
- c. Additional Cost, the increase in value applied to any form of *muamalah* activity involving debt or sale transactions, which contradicts and is not permitted in Islamic economics because it violates the principle of justice.
- d. Penalty, the imposition of a penalty in debt transactions, which falls under the category of *riba nasi'ah* (excess charged due to a delay in payment or extension of time).

3. Usage Decision

Usage decision is the behavior considered by an individual in assessing attitudes and subjective norms to manage their actions (Ajzen, as cited in Lubis et al., 2024). The indicators of usage decision according to Ajzen (as cited in Lubis et al., 2024):

- a. Attitude Toward Behavior (Attitude)
- b. Subjective Norm
- c. Perceived Behavioral Control

4. Shopee PayLater

Shopee PayLater is a payment feature offered by Shopee in collaboration with other companies that provides a “buy now, pay later” facility. This service is supervised by the Financial Services Authority (OJK). However, from the perspective of Islamic economics, this service is considered to contradict sharia principles due to the presence of *riba* elements, such as a minimum interest rate of 2.95% and a late payment penalty of 5% of the total bill, which are categorized as *riba nasi'ah* (excess charged due to a delay in payment or extension of time) and *riba qardh* (an additional amount required from a loan transaction) (Fitriani & Baidhowi, 2025). The feature indicators of Shopee PayLater, according to Rahima and Cahyadi (2022) are as follows:

- a. Satisfaction, the level of satisfaction obtained by users from the services, features, credit limit, and other conveniences offered.
- b. Ease of Use, the simplicity of using the service without many requirements, allowing users to access it easily, anytime, and anywhere.
- c. Speed, A responsive and fast service that provides convenience to users so that they do not have to wait long when urgent needs arise.

C. RESEARCH METHOD

The approach used in this study was quantitative, as explained by Sugiyono (as cited in Satria & Imam, 2024), that the quantitative approach is based on the philosophy of positivism and is used to examine a particular population or sample. The quantitative method used in this study was a survey. The population consisted of all Islamic Economics students at STAI Al-Ittihad Cianjur, totaling 116 individuals across first to seventh semesters, including both regular and non-regular classes. By using the Isaac and Michael formula, the researcher determined a sample size of 90 respondents. The sampling technique used was

Probability Sampling with the Random Sampling method, ensuring that each student had an equal and fair chance of being selected as a sample in this study.

The data collection technique used to obtain numerical results involved several methods, namely questionnaires, documentation, and interviews. The data obtained using these techniques were analyzed in SPSS version 26 and in Microsoft Excel for data tabulation. The tests conducted include validity and reliability tests, classical assumption tests (normality and heteroscedasticity), simple linear regression analysis, and hypothesis testing (t-test and coefficient of determination).

D. RESULTS AND DISCUSSION

1. STATISTICAL TEST RESULTS

a. Validity Test

The validity test assesses the research questionnaire's validity. The statements in the questionnaire are tested for validity using this test. The total number of samples in this study is $n = 90$, with a significance level of 5% (0.05), using the r-table formula:

$$Df = N - 2 \quad Df = 90 - 2 = 88$$

The r-table value for 88 degrees of freedom is 0.1745. The decision rule states that if the calculated r-value (r-count) $>$ r-table, the data are considered valid, whereas if the calculated r-value (r-count) $<$ r-table, the data are considered invalid. The following are the results of the validity test.

Variable		Pearson Correlation (r-count)	r-table Value (5%)	Description
Knowledge about <i>Riba</i> (X)	P-1	0.559**	0.1745	Valid
	P-2	0.553**	0.1745	Valid
	P-3	0.677**	0.1745	Valid
	R-1	0.580**	0.1745	Valid
	R-2	0.410**	0.1745	Valid
	R-3	0.672**	0.1745	Valid
	R-4	0.334**	0.1745	Valid
Shopee PayLater Usage Decision (Y)	R-5	0.486**	0.1745	Valid
	KP-1	0.633**	0.1745	Valid
	KP-2	0.448**	0.1745	Valid
	SP-1	0.792**	0.1745	Valid
	SP-2	0.811**	0.1745	Valid
	SP-3	0.748**	0.1745	Valid
	SP-4	0.660**	0.1745	Valid

Figure 4. Validity Test Results

Based on the data presented in Figure 4, it can be seen that all statements contained in the variables' knowledge about *riba* (X) and Shopee PayLater usage decision (Y) have r-count values greater than the r-table value (0.1745). Therefore, it can be concluded that all statements in the research questionnaire are declared valid.

b. Reliability Test

The reliability test aims to show the extent to which the research measurement instrument can be relied upon and whether the stability of the data results remains consistent across repeated testing. The following are the results of the reliability test.

Cronbach's Alpha	N of Items	Conclusion
0.613	8	Reliable

Figure 5. Reliability Test Results for Variable X

Based on the data presented in the table, the research questionnaire for the variable effect of knowledge about *riba* (X) is considered reliable, as Cronbach's Alpha (0.613) > 0.60.

Cronbach's Alpha	N of Items	Conclusion
0.793	7	Reliable

Figure 6. Reliability Test Results for Variable Y

In addition to variable X, variable Y also requires a reliability test. Based on Table 3, the research questionnaire for the variable Shopee PayLater usage decision (Y) is considered reliable because the Cronbach's Alpha value (0.793) is > 0.60, indicating that the data are reliable.

c. Normality Test

The purpose of conducting a normality test is to determine whether the data on the dependent and independent variables are normally distributed. In this study, the test was carried out using the Kolmogorov–Smirnov method. The following are the results of the normality test in this study.

One-Sample Kolmogorov-Smirnov Test		
N		Unstandardized Residual 90
Normal Parameters ^{a,b}	Mean	0.0000000
	Std. Deviation	4.18743657
Most Extreme Differences	Absolute	0.054
	Positive	0.054
	Negative	-0.034
Test Statistic		0.054
Asymp. Sig. (2-tailed)		.200 ^{c,d}

Figure 7. Normality Test Results

Based on the data in Figure 7, the p-value of $0.200 > 0.05$ indicates that the data on knowledge about *riba* and the decision to use Shopee PayLater are normally distributed.

d. Heteroscedasticity Test

According to Maramis et al. (2024), the heteroscedasticity test aims to determine whether there is a deviation of classical assumptions in the form of unequal variance in the regression data. This study uses the Glejser method to test for heteroscedasticity. The following are the results of the heteroscedasticity test.

Coefficients ^a								
Model				Standardized Coefficients	T	Sig.	Collinearity Statistics	
				Beta			Tolerance	VIF
1	(Constant)	-0.324	2.183		-0.149	0.882		
	X	0.121	0.071	0.179	1.708	0.091	1.000	1.000

Figure 8. Heteroscedasticity Test Results

Based on Figure 8, the heteroscedasticity test for the research data on the effect of knowledge about Riba on the decision to use Shopee PayLater shows a p-value of 0.091, which is greater than 0.05. Therefore, the research data are normally distributed and do not show heteroscedasticity.

e. Simple Linear Regression Test

Simple linear regression analysis is a statistical test used in research that involves one variable, X, aiming to examine whether there is a relationship between one independent variable and one dependent variable (Alwy Yusuf et al., 2024). This means that a simple linear regression analysis is intended to determine whether

knowledge about *riba* (X) affects the decision to use Shopee PayLater (Y). The equation for simple linear regression is $Y = a + bX$.

In this regression test, a problem was found that required the regression analysis to be repeated or conducted twice. This was because the results of the first regression test produced an equation inconsistent with previous studies and Islamic economic theory, which holds that a Muslim who knows about *riba* tends not to use the Shopee PayLater service, as Shopee PayLater is identified as containing elements of *riba*. The following are the results of the first regression test.

Coefficients ^a					
Model			Standardized Coefficients	t	Sig.
			Beta		
1	(Constant)	-1.741	4.822	-0.361	0.719
	X	0.761	0.156	0.461	0.000

a. Dependent Variable: Y

Figure 9. First Regression Test Results

Based on Figure 9, the regression equation obtained is $Y = -1.741 + 0.761X$. This means that an increase in knowledge about *riba* (X) by 1 unit will affect the use of Shopee PayLater (Y) by 0.761, holding -1.741 constant.

Based on the explanation above, if a person has knowledge about *riba* = 0 (for example, has no knowledge at all about *riba*), then the decision to use Shopee PayLater is predicted to be -1.741. Each increase of one unit in knowledge about *riba* (X) will result in an average increase of 0.761 units in the decision to use Shopee PayLater (Y). Based on the presentation and interpretation of the simple linear regression test results, it can be concluded that there is an inconsistency or irrelevance between the test results and the existing theory.

Then, the researcher conducted further analysis and repeated the testing process by removing the third indicator statement of the Shopee PayLater usage variable in the fifth item of the questionnaire, which states: “The concept of fines and interest imposed by Shopee PayLater for late payment can still be fulfilled and does not harm users.”. The reason for removing the statement in the third indicator is based on the results of analyzing and examining the research data obtained, using previous studies as references. The statement was found to be irrelevant to the research and the characteristics of the respondents. Consequently, it produced data that were inconsistent with the theory and previous studies. The following are the results of the

repeated simple linear regression test obtained from the reanalysis.

Coefficients ^a								
Model				Standardized Coefficients	t	Sig.	Collinearity Statistics	
			Beta				Tolerance	VIF
1	(Constant)	23.165	3.792		6.108	0.000		
	X	-0.143	0.123	-0.123	-1.159	0.250	1.000	1.000

Figure 10. Second Regression Test Results

After conducting the retest, the results obtained show the following simple linear regression equation: $Y = 23.165 - 0.143X$. This means that based on the equation $Y = 23.165 - 0.143X$, an increase in knowledge about *riba* (X) by one unit will affect the use of Shopee PayLater (Y) by -0.143 units at a constant value of 23.165.

If a person has knowledge about *riba* = 0 units (for example, has no knowledge at all about *riba*), then the decision to use Shopee PayLater is 23.165 units. This means that without knowledge about *riba*, Islamic Economics students tend to use Shopee PayLater, with a constant value of 23.165. Furthermore, each additional unit of knowledge about *riba* (X) will result in a decrease of 0.143 units in Shopee PayLater usage.

These results align with Islamic economic theory, which considers Shopee PayLater a transaction that does not comply with Islamic law, based on Fatwa No. 117/DSN-MUI/II/2018. Therefore, each increase in students' knowledge about *riba* will reduce the decision to use Shopee PayLater by -0.143.

The results of this repeated simple linear regression test are reinforced by an interview with one of the respondents. Based on the interview findings, the respondent explained that the use of Shopee PayLater is affected by urgent needs for which there are no other alternatives besides using the Shopee PayLater service.

Then, after learning about the law of *riba*, the respondent became more cautious in using online payment services and prioritized other alternatives when faced with urgent needs. This explanation shows that students use the Shopee PayLater service only to meet urgent needs and seek other alternatives before choosing Shopee PayLater as their final option.

f. Partial Test (t-test)

The hypothesis test aims to determine whether the independent variable

significantly affects the dependent variable. According to Bode et al. (2022), the basis for decision-making in hypothesis testing is as follows:

- 1) If the significance value < 0.05 , then H_0 is rejected and H_a is accepted.
- 2) If the calculated t-value $>$ critical t-value, then H_0 is rejected and H_a is accepted.

The hypotheses are stated as follows:

- 1) H_0 : There is no effect of knowledge about *riba* on the decision to use Shopee PayLater.
- 2) H_a : There is an effect of knowledge about *riba* on the decision to use Shopee PayLater.

The results of the partial test, based on this study's findings, are as follows.

Coefficients ^a									
Model					Standardized	t	Sig.	Collinearity	
					Coefficients			Statistics	
					Beta			Tolerance	VIF
1	(Constant)	23.165	3.792			6.108	0.000		
	X	-0.143	0.123	-0.123	-1.159	0.250		1.000	1.000

Figure 11. Partial Test (t-test) Results

Figure 11, which presents the results of the t-test, shows that knowledge about *riba* does not have a significant effect on the decision to use Shopee PayLater. Based on the significance value of $0.250 > 0.05$, H_0 is accepted and H_a is rejected, and with the calculated t-value of $-0.159 <$ the critical t-value of 1.664 (where t-table $n-k = 90-2 = 88$, the critical t-value is 1.664), H_0 is accepted and H_a is rejected.

Based on the data presented, it can be concluded that knowledge of *riba* among Islamic Economics students at STAI Al-Ittihad Cianjur does not have a significant effect on the decision to use Shopee PayLater. This decision is affected by factors beyond knowledge of *riba*.

g. Uji Koefisien Determinasi (R^2)

According to Imam Ghozali (dalam Bode et al., 2022), the coefficient of determination (R^2) is used to indicate the extent to which variations in the dependent variable can be explained by the independent variable within a regression model. The R^2 value ranges from 0 to 1. A value indicates that the independent variable contributes only minimally to explaining the variation in the dependent variable. Conversely, an R^2 value close to 1 indicates that the independent variable has strong

explanatory power for the variation in the dependent variable. The following are the results of the coefficient of determination test in this study.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.240 ^a	0.058	0.047	2.106

Figure 12. Coefficient of Determination Test Results

From Figure 12, the R-square value is 0.058, which, when converted to a percentage, equals $0.058 \times 100\% = 5.8\%$. The decision to use Shopee PayLater is affected by the variable knowledge about *riba* by 5.8%, while the remaining 94.2% is affected by other variables outside knowledge about *riba*, such as promotion, process convenience, lifestyle, income, or the lack of sharia-based alternatives.

2. DISCUSSION

a. Knowledge About *Riba* Toward the Decision to Use Shopee PayLater

Based on the processed data from the respondents of this study, namely Islamic Economics students at STAI Al-Ittihad Cianjur, with a population of 116 students and a research sample consisting of 90 students. The research data were collected via questionnaires distributed via Google Forms.

The results from the statistical tests conducted in SPSS 26 indicate that knowledge of *riba* has a negative, but non-significant, effect on the decision to use Shopee PayLater. Based on the hypothesis test results, knowledge about *riba* (X) has a calculated t-value of $-1.156 < \text{critical t-value of } 1.664$, with a significance value of $0.250 > 0.05$.

It can be concluded that the variable Knowledge about *riba* (X) has no significant effect on the variable Decision to Use Shopee PayLater (Y) partially, as indicated by the calculated t-value ($-1.156 < \text{critical t-value } (1.664)$) and a significance value of $0.250 > 0.05$. Furthermore, the results of the simple linear regression test show that the effect of the variable Knowledge about *riba* (X) on the variable Decision to Use Shopee PayLater (Y) follows the equation $Y = 23.165 - 0.143X$.

From this equation, it can be seen that the variable Knowledge about *riba* (X) negatively affects the variable Decision to Use Shopee PayLater (Y). Still, it does

not have a statistically significant effect, as indicated by an R-square of 0.058, which accounts for 5.8% of the variation. In comparison, the remaining 94.2% is affected by other factors.

b. Islamic Economic Perspective on the Use of Shopee PayLater

In line with technological advancements, digital payment technologies have also advanced, including widely known and used payment services such as Shopee PayLater. The PayLater payment system provides a service that helps users with the “buy now, pay later” payment scheme. This phenomenon tends to increase people’s preference for consumptive financing.

From the perspective of Islamic economics, transactional convenience must still comply with sharia principles to avoid prohibited transactions and all forms of activities containing elements of *riba* and *gharar* (Pratiwi et al., 2022). Islamic economics allows the existence of debt or lending (*qardh*). However, additional charges are not permitted because, in Islamic economics, *qardh* is an economic activity aimed at mutual assistance rather than profit-making. This is in accordance with Allah’s command revealed to the Prophet in Surah Al-Baqarah: 280 and the hadith narrated by Ibn Mas’ud.

According to Wahab (2017), any addition to a transaction is categorized as *riba nasi’ah*, which is prohibited in Islamic economics. This is because an increase in debt value causes injustice to one of the parties to the transaction. In the modern economy, the Indonesian Ulema Council (MUI) and the National Sharia Council (DSN) have issued prohibitions on payment systems found to contain elements of *riba*, including Shopee PayLater, which was identified as containing such elements.

The *maslahah* and social impact of the community’s consumption behavior through the PayLater system will lead to excessive indebtedness, resulting in financial burdens and a decline in economic welfare. This condition contradicts the objectives of Islamic economics, which aim to promote the *maslahah* of the ummah and achieve equitable economic prosperity.

Based on the review and theoretical explanation, it can be concluded that the Shopee PayLater payment system is not in accordance with Islamic economics and contradicts it, as it contains elements of *riba* and *gharar* (uncertainty) for users who do not fully understand the payment scheme. Therefore, it is necessary to enhance

knowledge about *riba* and Islamic financial literacy in accordance with the principles of Islamic economics so that consumers can make transaction decisions that comply with Islamic law.

Referring to the research conducted among Islamic Economics students at the Islamic College (STAI) Al-Ittihad Cianjur, students' knowledge about *riba* affects their decision to use Shopee PayLater. However, the effect is not statistically significant. Based on theory, the results of this study are consistent with existing theoretical concepts: students who have knowledge of *riba* tend not to use the Shopee PayLater payment system, as It involves *riba* (interest) and is categorized as a transaction not permissible in Islamic economics.

E. CONCLUSION

The research conducted directly with Islamic Economics students at STAI Al-Ittihad Cianjur yielded quantitative data for the study titled *The Effect of Knowledge about Riba on the Decision to Use Shopee PayLater in the Perspective of Islamic Economics*, resulting in two main conclusions. The first conclusion, based on the partial test results, is that knowledge about *riba* (X) has a negative but non-significant effect on the decision to use Shopee PayLater (Y). Therefore, students who have knowledge about *riba* are less likely to choose Shopee PayLater. However, based on the coefficient of determination test, the effect of knowledge about *riba* (X) on the decision to use Shopee PayLater (Y) has an R-square of 0.058 (5.8%), indicating that other variables affect the remaining 94.2%. The results of this study align with previous research conducted by Salsabila (2023). Second, the Shopee PayLater payment system is not in accordance with Islamic economics and contradicts it, as it contains elements of *riba* and *gharar* (uncertainty) for users who do not fully understand the payment scheme. Therefore, it is necessary to enhance knowledge about *riba* and Islamic financial literacy in accordance with the principles of Islamic economics so that consumers can make transaction decisions that align with Islamic law. The results of this study among students are consistent with Islamic economic theory, although they do not show a significant effect.

REFERENCES

Aji, H., Berakon, I., Uii, M., & Kholid, M. (2019). *The Moderating Role of Knowledge about Riba on Intention to Use E-Money: Findings from Indonesia*.

- <https://doi.org/10.1109/IEA.2019.8714982>
- Alwy Yusuf, M., Abraham, A., Rukmana, H., Herman, & Trisnawati, H. (2024). Analisis Regresi Linier Sederhana dan Berganda Beserta Penerapannya. *Journal on Education*, 06(02), 13331–13344.
- Bode, M. M., Murni, S., Arie, F. V, Modal, P. S., Terhadap, D. A. N. P., Manajemen, J., Ekonomi, F., Ratulangi, U. S., Bode, M. M., Murni, S., & Arie, F. V. (2022). Nilai Perusahaan Pada Perusahaan Subsektor Otomotif Yang Terdaftar Di Bursa Efek Indonesia 2017-2020 The Effect Of Capital Structure, Liquidity, And Profitability On Company Value In Automotive Subsector Companies Listed On The Indonesia Stock Exchange. *Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi.*, 10(2), 337–345.
- Fitriani & Baidhowi. (2025). Analisis unsur riba dalam sistem pembayaran pay later berdasarkan perspektif hukum ekonomi syariah. *Media Hukum Indonesia (MHI)*, 2(6), 294–300.
- Fitriyah, B. (2025). Analisis Ruang Lingkup Fiqh Muamalah Terhadap Sistem Cicilan Digital (Paylater). *Research Gate, August*.
- Hadrianto, M. S., Angga, L. O., & Fataruba, S. (2022). Pelaksanaan Fatwa Dewan Syariah Nasional tentang Layanan Pembiayaan Berbasis Teknologi Informasi Berdasarkan Prinsip Syariah Pada Perusahaan Fintech Syariah. *TATOHI: Jurnal Ilmu Hukum* , 1(12), 1196–1214.
<https://fhukum.unpatti.ac.id/jurnal/tatohi/article/download/876/517>
- Ipandang, A. A. (2020). Konsep riba dalam fiqh dan al-qur'an: Studi komparasi. *Ekspose: Jurnal Penelitian Hukum Dan ...*, 19(2), 1080–1090. <https://www.jurnal.iain-bone.ac.id/index.php/ekspose/article/view/1143>
- Lubis, Z. A., Musahidah, U., & Sa'adah, S. (2024). Faktor-Faktor yang Memengaruhi Keputusan Memilih Presiden Menggunakan Theory of Planned Behavior. *Jurnal Manajemen Dan Bisnis Islam*, 1(2), 236–251.
<http://repository.ipb.ac.id/handle/123456789/106009>
- Maramis, J. B., Bella, J. E., Maramis, J. B., & Rumokoy, L. J. (2024). *J E Bella, J B Maramis, L J Rumokoy. PENGARUH DIVIDEND PAYOUT RATIO , DEBT TO EQUITY RATIO , DAN FIRM SIZE TERHADAP KEPUTUSAN SHARE REPURCHASE PADA PERUSAHAAN INDEKS KOMPAS100 YANG TERDAFTAR DI BEI THE EFFECT OF DIVIDEND PAYOUT RATIO , DE.* 12(4), 237–249.
- Pratiwi, C., Ratnaningtyas, A., Adhandayani, A., Psikologi, F., & Unggul, U. E. (2022). Keputusan Pembelian Produk Fashion Secara Online. *Jurnal Psikologi : Media Ilmiah Psikologi*, 35–44.
- Rahima, P., & Cahyadi, I. (2022). Pengaruh Fitur Shopee Paylater terhadap Perilaku Konsumtif Mahasiswa Universitas Mataram. *Target : Jurnal Manajemen Bisnis*, 4(1), 39–50. <https://doi.org/10.30812/target.v4i1.2016>
- Rais. (2020). Metode Penelitian. *Gastronomia Ecuatoriana y Turismo Local.*, 1(69), 5–24.
- Salsabila, S. (2023). Pengaruh Religiusitas, Pengetahuan Tentang Riba, dan Faktor Sosial Terhadap Loyalitas Masyarakat di Yogyakarta Menggunakan Aplikasi Akulaku Paylater Dengan Hutang Sebagai Variabel Pemoderasi. *Skripsi UNIVERSITAS ISLAM INDONESIA YOGYAKARTA.*
<https://dspace.uii.ac.id/bitstream/handle/123456789/45122/19312170.pdf?sequence=1>
- Satria, R., & Imam, D. C. (2024). Pengaruh Motivasi dan Disiplin Kerja terhadap Kinerja Karyawan pada PT Bahtera Adi Jaya Periode 2018-2022. *Al-Kharaj: Jurnal*

Ekonomi, Keuangan & Bisnis Syariah, 6(7), 5490–5500.
<https://doi.org/10.47467/alkharaj.v6i7.3020>

Utami, M. N. (2022). Pengaruh Religiusitas Mahasiswa Di. *PENGARUH RELIGIUSITAS MAHASISWA DI YOGYAKARTA TERHADAP PENGGUNAAN KREDIVO PAYLATER DENGAN HUTANG, RIBA DAN PERTIMBANGAN SYARI'AH SEBAGAI VARIABEL PEMODERASI*.

Wahab, F. (2017). Wahab, Fatkhul Riba: Transaksi Kotor dalam Ekonomi. *Iqtishodia: Jurnal Ekonomi Syariah*, 02(02), 34.

Wawancara dengan Nisa Rahma Halimatussadiyah, tanggal 14 Juli 2025, di Kampus STAI Al-Ittihad Cianjur, pukul. 15.00-16.00 WIB.