ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh kemudahan, manfaat, kredibilitas, niat berperilaku, dan pengaruh sosial dalam penggunaan ShopeePayLater terhadap perilaku konsumtif masyarakat Muslim di Kota Jambi, serta mengevaluasi kesesuaiannya dengan prinsip ekonomi Islam. Metode penelitian yang digunakan adalah deskriptif kuantitatif, dengan pengumpulan data melalui kuesioner terhadap 100 responden Muslim di Kota Jambi. Analisis data mencakup uji validitas, reliabilitas, asumsi klasik, serta regresi linier berganda. Hasil penelitian menunjukkan bahwa kemudahan, manfaat, dan kredibilitas tidak memiliki pengaruh signifikan terhadap perilaku konsumtif. Namun, niat berperilaku dan pengaruh sosial terbukti memiliki pengaruh signifikan terhadap perilaku konsumtif, yang menunjukkan bahwa keputusan untuk menggunakan ShopeePayLater dipengaruhi oleh niat pribadi serta pengaruh tren sosial. Dari perspektif ekonomi Islam, layanan ini dinilai mengandung unsur riba dalam bentuk bunga dan denda keterlambatan, yang bertentangan dengan prinsip akad Qardh yang dianjurkan dalam syariat Islam.

Kata Kunci: ShopeePayLater, perilaku konsumtif, ekonomi Islam, *Qardh*.

ABSTRACT

This study aims to analyze the influence of ease of use, benefits, credibility, behavioral intention, and social influence in using ShopeePayLater on the consumptive behavior of the Muslim community in Jambi City, as well as evaluate its compliance with Islamic economic principles. This research employs a descriptive quantitative method, with data collected through questionnaires from 100 Muslim respondents in Jambi City. Data analysis includes validity, reliability, classical assumption tests, and multiple linear regression. The results show that ease of use, benefits, and credibility do not significantly influence consumptive behavior. However, behavioral intention and social influence have a significant impact on consumptive behavior, indicating that the decision to use ShopeePayLater is driven by personal intention and social trends. From an Islamic economic perspective, the service is considered controversial due to the presence of riba (usury) in the form of interest and late payment penalties, which contradicts the principles of Qardh contracts recommended in Islamic law.

Keywords: *ShopeePayLater, consumptive behavior, Islamic economics, Qardh.*