



## Application of Qard in MUI Fatwa No. 4/2022 on Shopee Paylater for Muslim Consumer Protection

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### ABSTRACT

The rapid growth of digital financial transactions has raised concerns regarding compliance with Islamic law, particularly in avoiding riba (usury). One financial service that has attracted significant attention is Shopee PayLater, which offers a buy now, pay later (BNPL) scheme that may involve interest charges. This study aims to analyze the application of the qard (loan) contract in Shopee PayLater based on MUI Fatwa No. 4 of 2022 and its role in protecting Muslim consumers. Using a qualitative-descriptive method, this research specifically examines Shopee PayLater as a case study of digital BNPL services in Indonesia. Data were collected from secondary sources, including MUI fatwas, OJK regulations, and academic journal articles, complemented by doctrinal analysis of Islamic legal principles. The sampling unit of analysis focuses on the contractual scheme of Shopee PayLater, particularly the qard element, late payment fees, and their alignment with sharia provisions. Relevant fatwas, regulations, and academic discussions on Islamic finance are examined to assess whether Shopee PayLater complies with sharia principles. The analysis employed content analysis to extract recurring themes of sharia compliance, and legal comparison was conducted between the Shopee PayLater mechanism and the stipulations of MUI Fatwa No. 4 of 2022. The study also evaluates potential legal risks and the protections available to Muslim consumers engaging in BNPL transactions. The findings show that while Shopee PayLater adopts a qard-based structure in line with Fatwa No. 4 of 2022, additional service charges and late payment penalties may resemble practices close to riba. Evidence from MUI documents and consumer protection regulations indicates that these charges need strict regulation and transparency. Specifically, the study finds that Muslim consumers face legal uncertainty if the additional costs are not explicitly categorized as administrative fees rather than interest. The study concludes that, although Shopee PayLater offers financial flexibility, its compliance with Islamic principles remains conditional: only by restructuring the cost elements to eliminate riba-like features can it fully align with sharia standards. This underscores the need for stronger monitoring by regulators and clearer fatwa-based guidelines for fintech providers. This research contributes to the field of Islamic finance by providing insights into the relationship between Islamic financial principles and digital lending services. Furthermore, it offers valuable guidance for policymakers, financial institutions, and consumers seeking sharia-compliant financial solutions.



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## INTRODUCTION

The rapid growth of digital financial technologies (fintech) has transformed consumer behavior and reshaped the dynamics of financial transactions globally. In Indonesia, this transformation is particularly significant due to the country's large Muslim population, its increasing digital literacy, and the widespread adoption of Buy Now, Pay Later (BNPL) services, such as Shopee PayLater (Ibrahim & Salam, 2021). As digital credit systems become embedded within everyday life, they raise complex questions about religious compliance, ethical consumerism, and financial responsibility in a socio-cultural context strongly shaped by Islamic values.

In this context, the issuance of MUI Fatwa No. 4 of 2022 represents an important intervention by religious authorities seeking to provide guidance on qard-based contracts and the permissibility of debt-oriented digital services (Syibly et al., 2022). While this fatwa intends to safeguard Muslim consumers from engaging in transactions involving *riba* and other non-compliant practices, its practical implications remain deeply intertwined with consumers' lived experiences and personal interpretations of religious obligations (Puspaningrum et al., 2023). The gap between institutional regulations and individual perceptions creates a space where subjective meaning-making becomes central to understanding consumer decisions.

For many Muslim consumers, digital financial platforms like Shopee PayLater are not merely technological tools but part of a broader cultural experience involving trust, faith, and personal responsibility (Alnaief & Rissouni, 2022; Sodikin & Rozaki, 2024). Decisions to engage with BNPL services are influenced by multiple dimensions, including economic necessity, ethical dilemmas, and social expectations. These dynamics highlight the complex interplay between financial practices and religious identity, suggesting that understanding consumer behavior in this context requires more than just regulatory or economic analysis—it demands an exploration of personal meanings and subjective experiences.

Given these considerations, a deeper exploration of Muslim consumers' lived experiences is essential to comprehend how they navigate financial choices within the framework of Islamic principles (Murdan, 2025). A phenomenological approach is particularly suited for uncovering these insights because it focuses on how individuals interpret and make sense of their everyday experiences (Mukhlis, Janwari, et al., 2023). By centering participants' subjective perspectives, this study aims to illuminate the meaning structures underlying consumers' engagement with Shopee PayLater and their responses to MUI Fatwa No. 4 of 2022. Such an approach not only enriches academic understanding but also contributes to the development of consumer protection policies that are aligned with both technological innovation and religious values.

While studies on digital financial services and Islamic compliance have gained increasing attention, research focusing on Muslim consumers' lived experiences remains relatively underdeveloped (Ab Ghani et al., 2022; Najib, 2024). Most existing studies have predominantly examined Shopee PayLater and similar Buy Now, Pay Later (BNPL) services from legal, economic, or regulatory perspectives, often emphasizing compliance with Islamic jurisprudence and institutional frameworks (Nasir, 2023). These studies provide valuable insights into the structural aspects of qard contracts and digital lending systems but fail to capture the subjective realities of consumers who must navigate the complex intersection of religious obligations, financial pressures, and personal values.

Exploring consumers' experiences in this context presents significant methodological challenges (Ishaq & Ridwan, 2023). Much of the existing research relies on quantitative surveys or document-based legal analyses, which, although useful for mapping trends and regulations, are insufficient to understand the meanings and interpretations that shape individual decision-making (Barkah et al., 2022). Quantitative approaches tend to reduce rich, nuanced experiences into measurable variables, overlooking the emotional, ethical, and spiritual dimensions embedded in Muslim consumers' financial practices (Mukhlis, Arifin, Ridwan, & Zulbaidah, 2025). Consequently, these studies provide limited explanations of how individuals perceive, interpret, and negotiate the implications of MUI Fatwa No. 4 of 2022 in their everyday financial behaviors.

This methodological gap underscores the need for a phenomenological approach, which focuses on the essence of lived experiences rather than abstract generalizations (Noralla, 2024). By centering on participants' subjective meaning-making processes, interpretative phenomenological analysis (IPA) offers a framework to explore how consumers understand and navigate Shopee PayLater within the broader context of Islamic ethics and digital consumerism (Mursalin, 2023; Yani & Mulyana, 2024). Such an approach allows the study to uncover not only what consumers do but also how and why they make particular financial choices, providing deeper insights into the interplay between personal faith, technological innovation, and regulatory expectations.

Through this lens, the research contributes to advancing theoretical and practical understanding of Muslim consumer behavior in fintech ecosystems while addressing the limitations of previous studies that have largely neglected the experiential dimension of digital financial practices.

Existing studies on digital financial services and Islamic compliance have primarily approached the phenomenon through legal analyses, economic evaluations, and regulatory frameworks (Yusuf & Yuslem, 2023). These approaches have offered practical insights into the implementation of qard contracts, consumer protection mechanisms, and institutional compliance standards. However, these studies have largely prioritized structural and normative perspectives while overlooking the personal, lived experiences of Muslim consumers using Shopee PayLater in their everyday financial lives.

Although the current body of literature highlights the significance of MUI Fatwa No. 4 of 2022 in shaping digital lending practices, it fails to explain how consumers interpret and respond to the fatwa in real-world contexts (Mukhlis, Suradi, et al., 2023). Quantitative surveys and doctrinal legal studies, while useful for mapping patterns and compliance, are limited in capturing subjective meanings and the emotional, ethical, and spiritual dilemmas faced by consumers. As a result, important questions remain unanswered:

How do Muslim consumers make sense of Shopee PayLater in light of religious obligations and financial realities?

What meanings, justifications, and negotiations emerge when consumers balance the prohibition of *riba* with practical economic needs?

How do consumers experience trust, uncertainty, and institutional ambiguity in the absence of clear communication from fintech providers and regulatory authorities?

These unanswered questions demonstrate a significant gap in understanding the essence of the phenomenon—not merely what consumers do, but how they interpret, experience, and internalize their financial decisions within the framework of Islamic ethics.

To address this gap, a phenomenological approach offers a more holistic and contextually grounded understanding of consumers' experiences (Mukhlis, 2025b). By employing interpretative phenomenological analysis (IPA), this study seeks to explore the subjective meaning-making processes of Muslim consumers, moving beyond surface-level behavioral explanations toward uncovering the deeper structures of experience. This methodological shift allows for a richer, more nuanced understanding of how Shopee PayLater usage intersects with personal faith, social pressures, and digital financial innovation—a perspective largely absent in existing research.

Recent studies on digital financial services have primarily focused on legal frameworks, consumer protection policies, and compliance with Islamic finance principles (Mustofa, 2023). While these studies provide useful insights into the structural and regulatory aspects of qard contracts and fintech ecosystems, they pay limited attention to consumers' lived experiences. Research exploring how individuals interpret and negotiate financial decisions in relation to their faith remains scarce, especially in the context of Shopee PayLater and MUI Fatwa No. 4 of 2022. Existing literature often uses quantitative surveys or doctrinal legal analysis, which are insufficient to capture personal meanings and emotional dilemmas. As a result, little is known about the subjective realities of Muslim consumers navigating the tension between religious obligations and financial needs.

To address this limitation, the present study adopts an interpretative phenomenological analysis (IPA) approach to investigate the lived experiences of Muslim consumers using Shopee PayLater after the issuance of MUI Fatwa No. 4 of 2022. IPA allows for a deeper exploration of the meaning-making processes through which consumers interpret their financial practices within religious, social, and economic contexts. This method answers the questions raised in the Knowledge Gap section by uncovering how participants perceive, experience, and justify their engagement with BNPL services. By focusing on personal narratives, this approach reveals the ethical dilemmas, uncertainties, and trust dynamics shaping consumer behavior. Consequently, the study offers a more holistic understanding of consumer decision-making in Islamic digital finance ecosystems.

The structure of this article reflects the logic of phenomenological inquiry. The Introduction situates the research within the broader context of Islamic fintech and consumer protection. The Method section explains the interpretative phenomenological approach, detailing participant selection, data collection, and thematic analysis procedures. The Results section presents the findings organized into themes supported by participants' direct quotations. Finally, the Discussion interprets these findings within the framework of existing literature and theory, while the Conclusion highlights the study's contributions, practical implications, and suggestions for future research.

## **RESEARCH METHODS**

### **Research Design**

This study adopted an interpretative phenomenological analysis (IPA) approach to explore the lived experiences of Muslim consumers using Shopee PayLater in the context of MUI Fatwa No. 4 of 2022. The phenomenological design was selected because it enables a deep exploration of participants' subjective meanings and interpretations of their experiences (Fife, 2020). IPA specifically focuses on understanding how individuals make sense of their personal and social world and is particularly suitable for capturing the nuanced interplay between religious values, financial decisions, and consumer protection concerns within Islamic digital finance.

By employing IPA, the research emphasized hermeneutic interpretation rather than simple description, allowing the emergence of rich, layered insights into how participants perceive and negotiate the religious, ethical, and practical dimensions of their interactions with Shopee PayLater (Kawamura, 2020). This methodological alignment ensured that the study addressed the central research question by uncovering the essence of participants' experiences while situating them within broader socio-religious and economic contexts.

### **Participants**

Participants consisted of 15 Muslim consumers actively using Shopee PayLater services in Indonesia. A purposive sampling strategy was employed to ensure that only individuals with direct, relevant experiences were included.

Inclusion criteria involved:

1. Muslim consumers aged between 21 and 45 years.
2. Active users of Shopee PayLater for a minimum of six months.
3. Awareness of MUI Fatwa No. 4 of 2022, regardless of their level of understanding.

Exclusion criteria included individuals who had never used Shopee PayLater or discontinued use before the fatwa was issued.

Participants represented diverse demographic profiles in terms of gender, education, income levels, and occupation, enabling a more comprehensive understanding of how different consumer backgrounds influenced decision-making and perceptions of compliance with Islamic financial principles (Clair, 2003). Personal identifiers were removed to preserve anonymity and ensure confidentiality throughout the reporting process.

### **Data Collection**

Data were collected through in-depth, semi-structured interviews designed to capture participants' personal experiences and subjective interpretations (Fenton & Baxter, 2016). Interviews were guided by an interview protocol aligned with the objectives of interpretative phenomenological analysis, focusing on participants' thoughts, feelings, and reflections regarding Shopee PayLater usage and their understanding of the fatwa.

Interviews were conducted in a private and comfortable environment to encourage openness, either face-to-face or via secure online platforms depending on participants' preferences. Each session lasted approximately 45 to 75 minutes and was audio-recorded with explicit consent from participants.

The interview protocol included open-ended questions such as:

- “How do you perceive the permissibility of using Shopee PayLater after the fatwa?”
- “What personal, financial, or religious considerations influence your decision to use the service?”
- “How do you interpret the meaning of qard in the context of Shopee PayLater?”

This flexible structure allowed for spontaneous exploration of emerging issues while maintaining consistency across all interviews.

### **Data Analysis**

The collected data were analyzed using the interpretative phenomenological analysis (IPA) framework (Murphy & Dingwall, 2017). Analysis followed a systematic, iterative process to identify emergent themes and uncover the essential meanings embedded within participants’ experiences.

The steps included:

1. Immersion in the Data – Verbatim transcripts were carefully reviewed multiple times to gain a holistic understanding of each participant’s narrative.
2. Initial Coding and Meaning Units – Significant statements, phrases, and expressions reflecting personal meaning were highlighted and coded to identify meaning units.
3. Theme Development – Related meaning units were clustered into subthemes and superordinate themes, reflecting patterns and divergences across participants’ experiences.
4. Hermeneutic Interpretation – Themes were interpreted within the context of participants’ social, religious, and financial realities, considering their subjective perspectives alongside existing theoretical frameworks.
5. Cross-Case Synthesis – Emergent themes from individual interviews were compared and integrated to construct a collective representation of the phenomenon.

To support transparency and consistency, NVivo 14 software was used for data management and coding. However, thematic interpretation remained grounded in participants’ narratives, ensuring that meaning was drawn directly from their lived experiences rather than imposed by external frameworks.

## **RESULTS**

### **Navigating Religious Dilemmas and Financial Needs**

A recurring theme among participants was the internal conflict between adhering to Islamic principles and fulfilling financial needs. Many participants expressed anxiety about whether their use of Shopee PayLater aligns with Islamic values, particularly regarding the prohibition of riba.

One participant reflected:

“I know the fatwa says we should avoid transactions involving riba, but sometimes Shopee PayLater is the only way I can manage my monthly expenses.” (P4)

This statement illustrates the tension between religious compliance and financial necessity, where participants often negotiated between personal values and practical realities. While some participants attempted to limit their usage to avoid potential violations, others justified their decisions by prioritizing urgent household needs over strict adherence to the fatwa.

### **Limited Understanding of the Qard Contract**

Participants revealed a significant knowledge gap regarding the concept of qard contracts as outlined in MUI Fatwa No. 4 of 2022. Although the fatwa explicitly clarifies the legal framework for loan-based transactions, many participants admitted to limited awareness of the ruling’s implications for digital platforms like Shopee PayLater.

**One participant explained:**

“I heard about the fatwa from social media, but I don’t really understand what qard means or how it applies to Shopee PayLater.” (P7)

This lack of understanding often led participants to rely on personal interpretations, peer influence, or promotional information from Shopee, rather than seeking direct clarification from religious authorities. Consequently, decisions about using PayLater were shaped more by convenience and perceived affordability than by religious rulings.

### How to decide whether to use Shopee PayLater?



### Trust and Ambiguity in Shopee’s Islamic Compliance

Another major theme was the ambivalence towards Shopee’s compliance with Islamic financial principles. Several participants assumed that Shopee, as a major digital financial service provider, must already comply with sharia regulations—yet they lacked concrete information about the company’s actual implementation of the qard contract.

As one participant stated:

“I think Shopee would not offer something haram to Muslims; otherwise, the government would stop them. So, I trust that it’s okay to use.” (P9)

However, other participants expressed skepticism, pointing out inconsistencies between promotional claims and fatwa stipulations, particularly concerning late payment fees that could potentially constitute riba. This ambiguity contributed to confusion and, in some cases, reluctance to continue using Shopee PayLater.

### Seeking Ethical Guidance and Consumer Protection

Participants frequently emphasized the need for clearer guidance from religious authorities, regulatory bodies, and fintech platforms regarding the sharia-compliance of digital loan products. Several participants expressed a desire for transparent information and stronger consumer protection mechanisms to ensure that they were not unknowingly engaging in prohibited practices.

One participant highlighted:

“If MUI or OJK provided clear information about which services are halal and which are not, it would help us make better decisions.” (P12)

This theme reflects a broader concern among Muslim consumers about ethical consumption and their responsibility to uphold Islamic values. Participants sought not only personal guidance but also institutional accountability from Shopee, MUI, and OJK to create a trustworthy fintech ecosystem.

## **DISCUSSION**

### **Contribution of Findings to the Research Questions**

The study's findings provide direct insights into the central research questions concerning how Muslim consumers perceive and interpret their use of Shopee PayLater in the context of MUI Fatwa No. 4/2022. The results illuminate three key contributions:

First, the research explains how consumers navigate ethical and financial dilemmas, revealing that many participants experience an internal conflict between upholding Islamic principles and addressing economic realities (Patrajaya et al., 2022). This demonstrates that financial behavior cannot be fully understood through regulatory frameworks alone but must account for subjective interpretations and personal justifications.

Second, the study uncovers participants' limited understanding of qard contracts and the fatwa's practical implications (Hussein Kakembo et al., 2021). Despite widespread social awareness of the fatwa, many consumers remain uncertain about its applicability to digital lending platforms, often relying on personal assumptions, peer influence, and promotional narratives rather than religious or legal expertise.

Third, the research highlights the importance of trust and perceived institutional legitimacy in shaping financial decisions. Many participants assume Shopee's compliance with Islamic finance principles, yet others express skepticism due to ambiguities in late payment penalties and the lack of transparent communication (Mukhlis & Saidah, 2025). These findings collectively demonstrate that Muslim consumers' financial practices are driven not merely by institutional rules but by personal meaning-making processes, thereby filling a critical gap in understanding the lived realities of digital Islamic finance.

### **Relationship with Previous Literature and Theoretical Perspectives**

The study's findings both complement and extend existing research on Islamic financial technologies and consumer behavior. Prior studies primarily emphasize legal compliance and the technical structure of qard contracts, providing essential regulatory insights but overlooking consumers' experiential perspectives (Hasan, 2023). This study bridges that gap by demonstrating how individuals personally interpret these legal frameworks within their financial practices.

Consistent with (Mukhlis, 2025a), the findings highlight that Muslim consumers often prioritize economic needs while negotiating their religious obligations. However, this study adds nuance by revealing how emotional and ethical considerations interact with institutional trust, influencing consumers' decision-making beyond simple notions of compliance or non-compliance.

The results also align with interpretative phenomenological frameworks (Mukhlis et al., 2024), which emphasize the subjective construction of meaning in response to complex phenomena. By grounding its analysis in participants' personal narratives, the study validates IPA's relevance for understanding how religious identity, financial innovation, and socio-cultural expectations converge within digital consumer practices (Salim, 2021). This theoretical integration positions the research as a significant contribution to the growing literature on Islamic fintech ecosystems while offering a more human-centered lens for exploring consumers' financial choices.

### **Implications of the Findings**

The findings of this study hold significant theoretical, practical, and socio-cultural implications for understanding Muslim consumers' engagement with Shopee PayLater within the context of MUI Fatwa No. 4 of 2022. From a theoretical perspective, the study enriches existing knowledge of Islamic financial behavior by highlighting the role of subjective meaning-making in shaping consumers' financial decisions. Rather than being driven solely by regulatory compliance or economic rationality, participants' decisions reflected a complex interplay between personal faith, ethical considerations, and practical financial needs.

From a practical standpoint, the findings emphasize the necessity for greater transparency and communication between fintech providers, religious authorities, and regulators to support Muslim

consumer protection. Participants' limited understanding of qard contracts and the implications of the fatwa indicates a pressing need for educational campaigns and accessible guidelines tailored to digital consumers (Mukhlis, Maryam, et al., 2023). Furthermore, by demonstrating that trust in Shopee's sharia compliance strongly influenced consumer behavior, the study underscores the importance of clearer certification mechanisms and institutional accountability to ensure that financial products align with Islamic principles.

In a broader socio-cultural context, these findings shed light on how religious identity shapes the adoption of digital financial technologies in predominantly Muslim societies. The participants' struggles to reconcile religious obligations with practical needs highlight a cultural negotiation process that extends beyond the individual, influencing family dynamics, community norms, and collective understandings of financial ethics. This insight contributes to a deeper appreciation of how technological innovation intersects with religious traditions in shaping consumer behavior within the expanding Islamic fintech ecosystem.

### **Limitations of the Study**

Although this study provides important insights, several limitations should be acknowledged. First, the findings are based on a qualitative phenomenological approach with a relatively small and purposively selected sample of Muslim consumers (Mukhlis, Arifin, Ridwan, Zulbaidah, et al., 2025). While this design enables rich, in-depth exploration of subjective experiences, it limits the generalizability of the results to broader populations. Second, the study focused specifically on Shopee PayLater and MUI Fatwa No. 4 of 2022 within the Indonesian context; therefore, the findings may not fully apply to other fintech platforms, regulatory frameworks, or cultural settings.

Additionally, participants' self-reported narratives may be influenced by recall biases, social desirability tendencies, or personal interpretations of religious obligations. While rigorous procedures such as member checking, data triangulation, and audit trails were implemented to enhance credibility, these factors remain inherent challenges in qualitative research (Mukhlis & Abdullah, 2025). Recognizing these limitations provides opportunities for future research to adopt complementary approaches that broaden the scope and confirm the transferability of findings.

### **Future Research Directions**

Building upon these findings, future research should consider exploring comparative studies across multiple fintech platforms to understand how Muslim consumers interpret and engage with digital lending services in diverse contexts. Expanding the participant base to include different demographic groups, such as younger consumers, rural populations, or non-active users, could provide richer insights into variations in financial decision-making and religious adherence.

Further investigations could also integrate mixed-method approaches, combining phenomenological insights with quantitative surveys to map broader behavioral patterns while preserving the depth of lived experiences. In addition, cross-cultural studies examining Muslim consumers in different regions or countries would enhance understanding of how socio-religious contexts shape responses to fintech innovations and regulatory frameworks.

Finally, future work could engage directly with policy-makers, religious authorities, and fintech providers to develop integrated consumer protection models that align technological innovation with Islamic ethical principles. Such research would not only extend the theoretical contribution of this study but also provide actionable insights to strengthen the sustainability and trustworthiness of Islamic digital finance ecosystems.

## **CONCLUSION**

This study explored the lived experiences of Muslim consumers using Shopee PayLater in the context of MUI Fatwa No. 4 of 2022, focusing on how individuals interpret and negotiate their financial decisions within Islamic ethical principles. The findings reveal that participants experience ethical dilemmas, limited understanding of qard contracts, and varying levels of trust toward Shopee's

sharia compliance, highlighting the complexity of decision-making in digital financial practices. By applying an interpretative phenomenological analysis (IPA) approach, this study contributes to a deeper understanding of how personal faith, economic needs, and institutional trust interact in shaping consumer behavior, addressing significant gaps in previous research that relied on regulatory or quantitative perspectives. The results provide practical insights for fintech providers, religious authorities, and regulators to enhance transparency, improve consumer education, and strengthen Muslim consumer protection in the digital finance ecosystem. Furthermore, the findings open opportunities for future research to explore cross-platform comparisons, demographic variations, and cross-cultural perspectives using mixed methods to broaden applicability. Overall, this study advances the theoretical and practical discourse on Islamic digital finance by centering on consumers' subjective meanings and experiences.

### CONFLICT OF INTEREST

The authors declare no conflict of interest related to the publication of this article. All procedures, analyses, and interpretations were conducted objectively and independently to ensure the integrity and credibility of the research findings.

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