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Muslim Household Resilience in the Digital Debt Era: A Maqashid Syari'ah Perspective on Paylater in Indonesia

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ABSTRACT

This study examines the impact of Buy Now Pay Later (BNPL) or paylater services on the resilience of Muslim households in Indonesia from the perspective of Maqashid Syari'ah. Existing studies mainly discuss the legality and financial aspects of BNPL, while limited research specifically analyzes its implications for Muslim family resilience in economic, psychological, social, and spiritual dimensions within an integrated framework. This research aims to fill that gap by exploring how paylater practices affect household resilience and by proposing a reconstruction model based on Maqashid Syari'ah principles. The study employs a qualitative method with juridical-sociological and Islamic normative approaches using interviews, documentation, and literature review. The findings reveal that uncontrolled paylater use encourages consumptive behavior, digital debt accumulation, financial stress, and household instability. From the Maqashid Syari'ah perspective, such practices potentially undermine the protection of wealth (hifz al-mal), mental well-being (hifz al-nafs), and family stability. This study contributes by offering a conceptual framework for strengthening Muslim household resilience through Islamic financial literacy, digital consumption control, reinforcement of spiritual values, and the development of sharia-compliant fintech models. The findings also provide practical implications for policymakers, Islamic financial institutions, and family education programs in addressing digital debt challenges in contemporary Muslim society.

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1. INTRODUCTION

The development of financial technology (*fintech)* in Indonesia has given rise to various digital financial services, one of which *is buy now pay later* (BNPL) or *paylater,* which is currently highly sought after by the public, especially the younger generation (Bahasoan et al., 2025; Serang et al., 2025). While the presence of this service encourages digital economic growth and provides easy access to fast and

practical financing, on the other hand, it has the potential to weaken the financial resilience of Muslim households through a culture of consumer debt and dependence on instant credit. The *paylater phenomenon* has been shown to significantly increase the volume of *e-commerce transactions* and digital consumption, while simultaneously increasing the burden of household debt, particularly among the 20-30 age group who dominate the service's users. This condition is characterized by increasing outstanding BNPL and *non-performing loan (NPL)* ratios , indicating the community's financial vulnerability (Gusti, 2024; Kurniawan et al., 2025).

Furthermore, *paylater usage* is also correlated with consumer behavior, impulsive purchases, a hedonistic lifestyle , and a lack of consideration for long-term consequences. Factors such as low financial literacy, behavioral bias, and consumer culture pressures contribute to people's dependence on digital debt. In the context of a Muslim household, family economic resilience should be built based on the principles of Maqashid Syari'ah which emphasizes safeguarding religion (*hifz al-din)*, soul (*hifz al-nafs)*, intellect (*hifz al-'aql)*, descendants (*hifz al-nasl)*, and wealth (*hifz al-mal)*. The implementation of these principles is reflected in financial management based on priority needs (*dharuriyat, hajiyat,* and *tahsiniyat)*, avoidance of risky debt, habits of saving, charity, and proportional management of expenditure (Jamot Parasian Tambunan et al., 2025; Serenade et al., 2024).

However, Islamic financial literacy and the community's ability to translate maqashid values into everyday financial practices are still relatively limited. Therefore, reconstructing the concept of Muslim household resilience in the *digital debt era* is crucial to integrate the values of Maqashid Syari'ah with the realities of modern fintech development. This reconstruction is aimed at preventing debt normalization as a survival mechanism, while also encouraging the more productive and equitable use of sharia financial instruments and *Islamic fintech* (Kurniawan et al., 2025; Serenade et al., 2024; Warokka et al., 2025) .

Several previous studies have addressed the Islamic legal aspects of *paylater practices* , such as an analysis of the Gojek PayLater feature, which showed that the *qaradh contract* fulfills the pillars of a contract but does not fully comply with the DSN-MUI fatwa on sharia electronic money (Batubara, 2021). Another study , through a systematic review of BNPL practices, found that most *paylater schemes* have characteristics similar to interest-bearing loans, which have the potential to encourage consumptive behavior, debt accumulation, and financial stress . Furthermore, there is also research that offers a reconstruction of the BNPL scheme based on *murabahah bi al-taqsiṭ* integrated with the maqasid principle and the Sustainable Development Goals (SDGs). In the context of debt and family resilience, several studies show that debt can function as a form of *ta'awun* or mutual assistance if managed well, but can also trigger household disharmony and even divorce when its use is uncontrolled (Nabilah et al., 2025).

Other studies also confirm that online gambling, online loans, and loan sharks significantly weaken family resilience, both in terms of economic stability, household harmony, child-rearing patterns, and social community involvement (Karimullah & Mahesti, 2021). On the other hand , studies on the economic resilience of Muslim families emphasize the importance of financial management based on Maqashid Sharia by avoiding elements of usury, *maysir* , and *gharar* in order to build sustainable family economic resilience (Fauziyah et al., 2024; Isnani et al., 2025). Family resilience strategies in the digital era have also been examined from a Qur'anic perspective, emphasizing collective protection based on maqashid. In the context of fintech and the digital economy, several studies highlight the importance of integrating Islamic social finance and fintech to strengthen household financial resilience, as well as the need for digital money and Sharia fintech designs based on maqashid to avoid elements of usury and gharar (Derysmono, 2025; Muhammad Yusuf Bahtiar, 2025).

However, a significant *research gap remains.* To date, few studies have empirically examined the specific use of *paylater* in Muslim households and its impact on family resilience, including economic, psychological, social relations, and children's education, within a single, integrated analytical framework. Furthermore, research directly linking household *paylater practices to the Maqasid Syari'ah*

framework—including hifz al-din, hifz al-nafs, hifz al-'aql, hifz al-nasl, and *hifz al-mal* —as indicators of family resilience is also very limited. Furthermore, few studies have offered a model for reconstructing Muslim family resilience in the era of digital debt, including *paylater* , online loans, online gambling, and *e-money* , that can be operationalized as a basis for public policy or premarital education and Muslim family resilience in the digital era. Therefore, to fill this gap, this study aims to analyze the practice of using *paylater* in Muslim households in Indonesia, examine its impact on family resilience, and reconstruct the concept of Muslim household resilience based on the perspective of Maqashid Syari'ah.

2. METHODS

This study uses a qualitative research method with a juridical-sociological and Islamic normative approach to examine the practice of using paylater in Muslim households in Indonesia and its impact on family resilience from the perspective of Maqashid Syari'ah. The juridical-sociological approach is used to analyze the social phenomenon of paylater use and its impact on the economic, psychological, social, and spiritual conditions of Muslim families, while the Islamic normative approach is used to examine the practice based on the principles of Maqashid Syari'ah, especially in the aspects of protecting religion (hifz al-din), soul (*hifz al-nafs*), intellect (*hifz al-'aql*), descendants (*hifz al-nasl*), and property (*hifz al-mal*). This study is descriptive-analytical with a focus on reconstructing the concept of Muslim household resilience in the digital debt era (Endah Marendah Ratnaningtyas et al., 2023).

This study involved 15 informants, consisting of PayLater users from Muslim households, Islamic economics academics, religious leaders, and Islamic fintech practitioners. Informants were selected using a purposive sampling technique with specific criteria: individuals who actively use PayLater services, have an understanding or experience with Islamic economics, and are involved in the management or supervision of fintech services. This technique was used to obtain more relevant and in-depth data, aligned with the research focus.

Data collection was conducted through in-depth interviews, documentation, and literature review. Interviews were conducted semi-structured using an interview guide that included questions about PayLater usage patterns, reasons for use, its impact on economic conditions and family relationships, and the informants' views on the practice from an Islamic perspective. Each interview lasted approximately 45–60 minutes, was recorded with the informants' consent, and then transcribed verbatim to facilitate data analysis. Furthermore, the study utilized documentation in the form of DSN-MUI fatwas, OJK regulations, fintech reports, and various relevant scientific literature.

Data analysis was carried out using the Miles and Huberman interactive model which includes data reduction, data presentation, and drawing conclusions. The data were analyzed thematically, linking the phenomenon of paylater usage to the concepts of Maqasid Syari'ah (the principles of Islamic principles) and Muslim household resilience (Miles, M. B et al., 2014). Through this analysis, this study sought to identify the impact of digital debt on Muslim families and formulate a model for reconstructing household resilience based on Islamic financial literacy, controlling digital consumption, strengthening family spiritual values, and utilizing Islamic financial instruments in accordance with Islamic principles.

To enhance the validity of the research, source and method triangulation strategies were used. Source triangulation was conducted by comparing data from various informants, while method triangulation was conducted by comparing interview results, documentation, and literature studies. Furthermore, data validation was conducted through member checking, which involved asking several informants to review the interview results to ensure the researcher's interpretations aligned with their shared experiences. With these strategies, the research is expected to have a stronger level of credibility and data validity.

3. FINDINGS AND DISCUSSION

3.1 Practice of *Paylater Use* in Muslim Households in Indonesia

Research shows that the use of *paylater* in Muslim households in Indonesia has increased significantly along with the development of the digital economy and the penetration of *financial technology* (*fintech)* services. *Buy now pay later (BNPL)* services have become popular because they offer easy access to instant credit without the complicated procedures of conventional financial institutions. The majority of users are from the productive age group, especially the younger generation of Muslims who actively use *e-commerce platforms*, ride-hailing apps, and other digital services. *Paylater is* used not only to meet primary needs but also for lifestyle needs such as online purchases of fashion products, gadgets, entertainment, travel, and even food and beverage consumption (Urai Deby Tri Fitri, 2025). In some cases, *paylater* is also used to meet urgent needs when household income is insufficient or when family financial liquidity is limited (Maulana, Irfan et al., 2025).

Research findings indicate that Muslim households' decisions to use *PayLater* are influenced by several key factors, including ease of access, promotional discounts, payment flexibility, social pressure, and low levels of Islamic financial literacy (Putri Dwi Amalia et al., 2024). Furthermore, the influence of their social circle and digital culture contribute to the perception that *PayLater use* is normal and part of a modern lifestyle. This phenomenon demonstrates the normalization of short-term debt in the daily lives of Muslims. Many respondents consider *paylater* as a quick solution to consumer needs without considering the long-term financial consequences. In practice, some users even have more than one *PayLater account* on different platforms, increasing the risk of accumulating monthly installments that are difficult to control. This condition shows that the use of *paylater* is no longer just a digital transaction instrument, but has formed a new culture in the consumption patterns of Muslim households in the *digital debt era* (Zahran Pradhika Putra Halim Putra, 2025) .

3.2 The Impact *of Paylater* on the Resilience and Vulnerability of Muslim Households

This study found that uncontrolled use *of paylater has a significant impact on weakening the resilience of Muslim households, both from an economic, psychological, social, and spiritual perspective.* From an economic perspective, the use *of paylater* encourages consumer behavior and impulsive purchases, which leads to increased household spending beyond the family's income (Dienni Ruhjatini Sholihah et al., 2024; Kinaya Audiya et al., 2025). The ease of digital transactions makes users tend to consider priority needs less and are more driven to fulfill consumer desires. As a result, many households experience mounting installments, late payments, and difficulty meeting basic needs because part of their income is allocated to pay *paylater bills* (Muslih et al., 2025).

Uncontrolled use of paylater has a multidimensional impact on the resilience of Muslim households, encompassing economic, psychological, social, and spiritual aspects. To clarify the relationship between the research findings and the theoretical framework of Maqasid Syari'ah, these impacts can be mapped as follows:

Table 1. Impact of Paylater Use on Muslim Household Resilience from the Perspective of Maqashid Syari'ah

Dimensions of Household Resilience	Research Findings	Relation to Maqashid Syari'ah	Impact on Family Resilience
Economy	The use of paylater encourages consumer behavior, impulsive buying, increased installments, and difficulty meeting basic needs.	Contrary to the principle of *hifz al-mal* (protection of wealth) because it triggers waste and weak financial management.	Reduces family economic stability and increases the risk of financial crisis
Psychological	Accumulation of digital debt causes financial stress, anxiety, fear, and mental distress.	In relation to *hifz al-nafs* (protection of the soul) because economic pressure affects the mental health of family members.	Reduces psychological well-being and increases domestic conflict
Social and Family Relations	There is a decline in the quality of family communication, husband-wife conflict, and a lack of transparency in debt management.	Contrary to the principles *of mu'asyarah bi al-ma'ruf* and *hifz al-nasl* (protection of descendants)	Weakening family harmony and the quality of childcare
Spiritual and Moral	Paylater culture reinforces a materialistic and consumerist lifestyle	Contrary to the principles of simplicity and self-control in Islam	Lowering spiritual awareness and Islamic consumption ethics

The findings of this study reinforce the Maqasid Syari'ah theory, which places the protection of property, life, intellect, and progeny as the primary foundation of Muslim family well-being. In the context of hifz al-mal (obligatory obligations), excessive use of paylater demonstrates a failure to maintain a balance between needs and desires, thus triggering consumptive behavior and dependence on digital debt. This situation aligns with the Islamic economic perspective, which emphasizes the importance of moderate financial management (wasathiyah) and avoiding waste (israf).

From a psychological perspective, the results of the study indicate that the pressures of digital debt contribute to financial stress and anxiety in households. This finding reinforces the concept of hifz al-nafs, which is the protection of human health and mental well-being. The burden of ever-increasing installments causes some families to experience emotional instability, which impacts interpersonal relationships within the household.

From a social perspective, the study found that the use of paylater without open communication between spouses can trigger domestic conflict and reduce the quality of family relationships. This relates to the theory of family resilience, which emphasizes the importance of transparency, cooperation, and a balanced distribution of roles in maintaining family harmony. From an Islamic perspective, this situation contradicts the principle of mu'asyarah bi al-ma'ruf, namely, family relationships built on openness, justice, and shared responsibility.

Furthermore, the culture of instant consumption fostered by paylater services also impacts the spiritual dimension of Muslim families. Easy access to digital credit encourages a more materialistic lifestyle and undermines the values of simplicity, self-control, and moral responsibility in consumption. Therefore, this study confirms that the resilience of Muslim households in the digital era is determined

not only by economic stability but also by the family's ability to maintain spiritual, social, and psychological balance in accordance with the principles of Maqasid Sharia.

3.3. Reconstruction of Muslim Household Resilience Based on Maqashid Syari'ah

The research findings indicate that the reconstruction of Muslim household resilience in the *digital debt era* needs to be carried out through the Maqashid Syari'ah approach, which places the protection of religion, life, mind, descendants, and property as the main foundation of family financial management. In the context of *hifz al-mal*, Muslim households need to build a financial management system that emphasizes the principle of balance between income and expenses, avoidance of consumptive debt, and the formation of a family emergency fund. Families that apply the principle of prioritizing needs (*dharuriyat, hajiyat,* and *tahsiniyat) have been shown to be more able to control consumptive behavior and reduce dependence on paylater* services.

In the aspects of *hifz al-nafs* and *hifz al-'aql* , strengthening Islamic financial literacy is an important step in building awareness of the risks of digital debt and its impact on family mental health (Thahira et al., 2025). Islamic financial education in the household can help family members understand the importance of living simply, managing debt wisely, and controlling consumption based on needs, not desires (Fathoni, 2025). Furthermore, this study found that families who actively practice religious values such as charity, family deliberation, and spending discipline have better levels of economic and psychological resilience than families who rely heavily on digital credit.

This research also emphasizes the importance of integrating Islamic financial instruments and *Islamic fintech* as an alternative to strengthen the economic resilience of Muslim households. Utilizing productive zakat, waqf, Sharia *-compliant peer-to-peer lending*, Sharia-compliant savings, and Sharia-compliant family emergency fund systems can be a solution to reduce the community's dependence on consumer-based *paylater* . Therefore, rebuilding Muslim household resilience should not only focus on reducing digital debt but also on building a more ethical, productive, and sustainable family economic system in accordance with the principles of Maqasid Sharia.

Overall, the research results show that the use of *paylater* in Indonesia presents two conflicting sides. On the one hand, this service provides easy access to financing and supports the growth of the digital economy. However, on the other hand, uncontrolled use *of paylater has been shown to increase the risk of digital debt*, consumptive behavior, financial stress, and weaken the resilience of Muslim households. From the perspective of Maqashid Syari'ah, *paylater* practices that encourage debt accumulation and waste contradict the goals of asset protection (*hifz al-mal)* and family stability. Therefore, reconstructing the resilience of Muslim households in the digital era must be directed at strengthening Islamic financial literacy, controlling digital consumption, strengthening family spiritual values, and developing more productive and equitable Islamic financial instruments. With this approach, Muslim households are expected to be able to adapt to the development of the digital economy without losing Islamic principles and sustainable family resilience.

3.4 Discussion

The research results show that the practice of using *paylater* in Muslim households in Indonesia is closely related to the increasing phenomenon of *digital debt* in the digital economy era. Various studies confirm that *paylater services* and *fintech lending* offer easy, fast, and practical access to credit. However, in practice, these are often accompanied by additional fees, late fees, and contract structures that resemble interest-based credit. Several studies on services such as Gojek PayLater and Akulaku show that although the formal pillars of the *qardh contract* are fulfilled, the additional fees and penalty mechanisms applied are not fully in line with the DSN-MUI fatwa and have the potential to contain elements of usury (Laili, Sasmita Nurvinda & Diva Azka Karimah, 2024). In the perspective of contemporary jurisprudence and sharia economic law, *paylater* practices can only be justified if they are free from elements of usury, *gharar* , *tadlis* , and are carried out with transparent and fair contracts for

users (Rohmati, Sara Mutammima & Fitrotul Khasanah, 2025). However, the reality on the ground shows that *paylater usage* is primarily geared towards consumer needs rather than productive ones. The convenience of the "buy now, pay later" feature encourages people to make impulsive purchases without considering long-term financial capabilities. As a result, *paylater* usage not only increases consumer behavior but also triggers debt accumulation and financial stress in Muslim households (Batubara, 2021; Natasyah Aliyah Zhanaty, 2024).

In the context of Muslim household resilience, the impact of *PayLater use* is not only seen in the economic aspect, but also extends to the psychological dimension, family relations, and household social stability. Although there has not been much research directly measuring family resilience due to the use of *paylater* , a number of findings indicate that economic pressure due to consumer debt can affect family income patterns and household harmony. Research on the fulfillment of livelihood and economic roles in the family shows that financial imbalance often gives rise to household conflict, tension in husband-wife relations, and even divorce. Under certain circumstances, using *paylater* without open communication between spouses can lead to hidden debt that worsens family relationships. This contradicts the principle *of mu'asyarah bi al-ma'ruf* , which emphasizes the importance of openness, justice, and cooperation within the household. Furthermore, studies on *mubadalah -based family relationships* also show that family resilience is significantly influenced by financial transparency, fair role distribution, and joint decision-making between husband and wife. Therefore, the uncontrolled use of *paylater can erode the family resilience dimension, either in the form of weakened economic stability, increased psychological stress, disrupted family communication, or decreased quality of childcare.*

From the perspective of Maqashid Syari'ah, the practice *of paylater* needs to be studied critically because it is directly related to the goal of protecting religion (*hifz al-din)*, soul (*hifz al-nafs)*, reason (*hifz al-'aql)*, descendants (*hifz al-nasl)*, and property (*hifz al-mal)* (Kusnan et al., 2022; Pahutar, Agus Anwar et al., 2024)

. The *paylater* structure, which contains elements of usury and *gharar*, is considered to undermine the welfare of wealth and create financial injustice for society. From *a hifz al-mal* perspective, excessive use of consumptive debt leads to waste, inability to manage family finances, and an increased risk of default. From a *hifz al-nafs* and *hifz al-'aql perspective*, the pressure of digital debt and the burden of installment payments can trigger stress, anxiety, and mental health disorders, impacting family well-being. Meanwhile, from the aspect of *hifz al-nasl* , economic instability and conflict due to debt have the potential to disrupt the security, education, and development of children in Muslim families. Thus, Maqashid Syari'ah provides a comprehensive normative framework for assessing the impact of *paylater* and serves as a basis for reconstructing the resilience of Muslim households in the era *of digital debt* (Fathul Qorib et al., 2023; Lanina Puspita Lotusia Permata Agzah & Achmad Fageh, 2024)

Reconstructing the resilience of Muslim households in the era of digital debt is aimed at strengthening Islamic financial literacy, controlling consumption, and developing digital transaction models that comply with sharia principles. This research shows that strengthening Islamic financial literacy is a crucial step in enabling people to distinguish between needs and wants, understand the risks of digital debt, and manage family finances more wisely. Furthermore, developing a Sharia-*compliant paylater model* based on *murabahah bi al-taqsith* , *kafalah bil ujrah* , or other transparent and usury-free Islamic financing schemes can be an alternative to mitigate the negative impacts of *digital debt*. Furthermore, Muslim household resilience also needs to be built through a cooperative and transparent family relationship model in economic decision-making. The principles of *ta'awun (mubadah)*, *mubadalah (mubadah)*, and *mu'asyarah bi al-ma'ruf (mutual benefit),* must be the foundation of household financial management to create a balance between economic needs and family harmony. With this approach, the use of financial technology can be directed not merely to fulfill a consumptive lifestyle, but as a means of benefit that supports the sustainable welfare of Muslim families.

The findings of this study also highlight the importance of more specific studies on the use of *paylater* in Muslim households, not just at the individual or younger generation level. Further research

is needed to more comprehensively measure the impact *of paylater* on family resilience dimensions based on Maqasid Syari'ah indicators, including economic, psychological, social, and children's educational aspects. Furthermore, the results of this study can serve as a basis for developing family education, drafting fatwas, and developing fintech regulations that better support the protection of Muslim household resilience in the digital era. Thus, *digital debt* is not only understood as a modern economic issue, but also as a social and moral challenge that requires an approach based on sharia values and family resilience.

4. CONCLUSION

This research shows that the use of paylater services in Muslim households in Indonesia has driven a shift in consumption patterns toward a digital debt culture that has the potential to weaken family resilience. These impacts are not only visible in the economic aspect through increased debt burdens and consumptive behavior, but also in psychological, social, and spiritual aspects, such as financial stress, household conflict, and declining quality of family management. From the perspective of Maqashid Syari'ah, paylater practices that contain elements of consumerism and debt dependence have the potential to conflict with the principles of protecting property (hifz al-mal), life (hifz al-nafs), and family resilience. Therefore, strengthening Islamic financial literacy, controlling digital consumption, and developing Sharia-compliant fintech are strategic steps that can be implemented to strengthen the resilience of Muslim households in the digital era.

This research has theoretical and practical implications. Theoretically, this research strengthens the development of Islamic economic studies, family resilience, and Maqashid Syari'ah in the context of digital transformation and the phenomenon of *digital debt*. This research also provides a conceptual contribution by linking *paylater practices* with household resilience indicators based on Maqashid Syari'ah (the principles of Islamic principles). Practically, the results of this study can serve as a reference for the government, the Financial Services Authority (OJK), the National Council of Indonesian Ulemas (DSN-MUI), and fintech service providers in formulating regulations and oversight of *paylater practices* to better protect the public. Furthermore, this research has implications for educational institutions, Islamic outreach organizations, and family institutions to strengthen education on Islamic financial literacy, debt management, and digital consumption ethics in Muslim households. The development of a transparent, usury-free, Sharia-compliant *paylater* model also has important implications for encouraging a fairer and more sustainable digital financial system.

This study has several limitations. First, this study uses a qualitative approach, so the results are primarily descriptive and cannot quantitatively measure the impact of *paylater use* on the resilience of Muslim households. Second, the scope of the study is still limited to analyzing the general phenomenon of *paylater use* in Muslim households in Indonesia and does not specifically classify it based on economic level, region, or age group. Third, this study focuses more on the Maqasid Syari'ah perspective and does not integrate family psychology, behavioral economics, or positive legal analysis in greater depth. Furthermore, the rapid development of fintech has led to changes in *paylater usage patterns* and regulations that have not been fully addressed in this study.

Therefore, further research is recommended to use a quantitative or mixed methods approach with measurement instruments based on Maqashid Syari'ah indicators to analyze the impact of paylater on economic stability, mental health, family relationships, and child-rearing patterns in a more comprehensive and measurable manner. Future research can also expand the scope of the study to specific community groups, such as young families, urban and rural communities, and users of both Sharia and conventional fintech. Furthermore, more in-depth research is needed on the development of a Sharia paylater model that aligns with Maqashid Syari'ah principles, including the integration of Sharia contracts, consumer protection systems, and digital debt risk management mechanisms. The development of a family-based Islamic financial literacy education model is also important to research as a preventative strategy in addressing the phenomenon of digital debt in the digital economy era.

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