

Diterima: 01 Des 2024 Direvisi: 23 Des 2024 Disetujui: 23 Des 2024 Dipublikasi: 25 Des 2024

## FIQIH MUAMALAH PERSPECTIVE ON THE DETERMINANT FACTORS OF THE DECISION TO USE SHOPEEPAY LATER THROUGH SHOPPING CONVENIENCE

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### Abstract

*This study aims to determine the role of ease of shopping in mediating the influence of understanding usury, and product knowledge on the decision to use shopeepay later reviewed from the perspective of muamalah fiqh. The population in this study were students of Mulawarman University, Sharia Economics Study Program, totaling 330 people. The sample was taken using the Arikunto formula, which ranged from 10% - 15% or 20% - 25% so that a sample of 36 students was obtained. The analysis technique used SEM PLS with outer model testing including validity tests, reliability tests and inner models including F square, R Square and Estimate For Path Coefficients. The results showed that the ease of shopping variable had a direct effect on decisions while understanding usury did not have a direct effect on decisions, and the product knowledge variable did not have a direct effect on decisions. The understanding of usury variable had a direct effect on ease of shopping while product knowledge did not have a direct effect on ease of shopping. The ease of shopping variable was unable to mediate the influence between understanding usury on decisions, as well as ease of shopping was unable to mediate the influence between product knowledge on decisions. The conclusion shows that only the ease of shopping variable directly influences the decision and only the understanding of usury variable directly influences the ease of shopping. Then the ease of shopping variable is unable to mediate the influence of understanding usury and product knowledge on the decision.*

**Keywords:** Muamalah Fiqh, Decisions, Understanding Riba, Product Knowledge, Ease of Shopping

### INTRODUCTION

In the digital era like today, the use of technology in various aspects of life is increasing, including in financial transactions. One form of digital transactions that is increasingly popular is the use of digital wallets (e-wallets), namely ShopeePay Later. ShopeePay Later is a payment method that allows users to purchase products by making payments later within a certain period of time. This payment method provides flexibility for users to make flexible payments in urgent situations when they do not have money but have sudden needs and can help in managing personal finances.

The decision to use a digital wallet is a person's knowledge about digital wallets. Knowledge is a person's thoughts about a particular object and here the object is a digital wallet. With the knowledge they have, a person will choose an action easily and correctly and know how to use the object. (Nadhilah & Hasanah, 2022). The next factor is ease of use which is a belief about decision making, in this case someone will use a technology if it is easy to use and conversely choose not to use it because it is difficult to use. (Nurdin et al., 2021). Then, no less important is understanding, where understanding is a level of ability that expects someone to be able to understand the meaning and concept, situation and facts that they know. In this case, someone does not only memorize verbally, but understands the concept of the problem or fact stated, so that they can distinguish, change, prepare, present,

organize, interpret, explain, give examples, estimate, determine and make decisions.(Suntoro et al., 2021).

From a Contemporary Fiqh perspective, there is a debate regarding the permissibility or prohibition of transactions using ShopeePay Later, several scholars and MUI fatwas state that usury-based loans are haram, usury or interest is considered a prohibited practice in Islam.(Wijayanti et al., 2024). Based on the DSN-MUI Fatwa No: 116 / DSNMUI / IX / 2017 concerning Sharia Electronic Money, especially the terms and conditions of the Qardh contract are not applied to Shopee Paylater so that its implementation practices are contrary to Islamic law. This is because Shopee Paylater contains usury in its debt repayment. Although, in the first month it is charged 0% but if the lender (muqrid) pays past the due date, a fine of 5% of the nominal payment will be imposed and there is an administration fee of 1%. This is categorized as usury because apart from both parties having agreed to the contract submitted by the borrower (muqrid) to the lender (muqtarid), the Paylater feature mechanism benefits Shopee and burdens the users of the Shopee Paylater service. In life, some humans buy something because they need it, some because they only want it, and some understand it. Basically in Islam humans are ordered to carry out all muamalah in accordance with the provisions stipulated in fiqh and how we understand in consuming. In human life, relationships with humans and God are regulated in the jurisprudence of muamalah.

This research was conducted at Mulawarman University, Islamic Economics Study Program, where the objects studied were students who used the shopeepay later product. Based on initial observations regarding student knowledge, it is known that fiqh muamalah in the Islamic Economics Study Program is given for 3 semesters, where there are 9 credits of fiqh muamalah 1-3 starting from the introduction to contemporary fiqh muamalah and it is inseparable from all the laws given starting from buying and selling, contracts, usury and so on. The results of the observation also found that there were several students of the Islamic Economics Study Program who used ShopeePay Later. There are several reasons why students who use ShopeePay Later include using ShopeePay Later, the transaction process is easier and also getting cashback vouchers, because the vouchers are only available for payments via ShopeePay Later, then there are other reasons too, namely that sometimes Shopee offers special promos or discounts for users who use ShopeePay Later, this can be an additional attraction for consumers who are looking for special offers. This condition shows that there is a level of understanding of students on the use of shopeepay later, their decisions tend to be based on their needs or desires. Not because it is based on various rules that have been established in Islam.

Islam also has rules and principles that govern financial transactions, including the use of digital wallets such as ShopeePay Later. These principles need to be understood and implemented by users to avoid usury and practices that are not in accordance with Islamic law. Some students choose to use ShopeePay Later payments with the belief that they can manage their debts wisely. However, not a few students are trapped in the trap of ShopeePay Later debt because they do not have the ability to pay it off because students do not yet have their own income, aka they still depend on their parents' gifts so that the interest burden charged is large.

Various studies related to decisions include:Aulia et al., (2024)The results of the study showed that understanding and ease of use influenced decisions.Fadhila et al., (2020)The results of the study show that product knowledge influences the use of ShopeePay Later.Irvianti et al., (2023)The results of the study showed that knowledge and usefulness influenced decisions, while convenience did not influence usefulness.Marpaung et al.,

(2024)The results of the study showed that knowledge and convenience influenced decisions.Rahmawati & Arfiansyah, (2023)The results of the study show that the variables of knowledge and ease of use influence the use of QRIS.Mulyana & Sartika, (2024)The results of the study showed that ease influenced decisions, while understanding did not.

Research conducted byNoverha, (2023)where the research results show that convenience is not able to mediate the influence of consumer reviews or customer reviews and trust on decisions.Silva et al., (2022)the results of the study indicate that there is an indirect influence of the variables of trust, convenience and usefulness through the variable of understanding technology on the decision to use emoney through understanding technology. The difference between this study and previous studies is that the researcher makes the variable of convenience as an intervening variable.

The main problem that will be discussed in this study is whether the ease of shopping is able to mediate the influence of understanding usury and product knowledge on the decision to use ShopeePay Later as seen from the perspective of Islamic jurisprudence? Based on this, the objectives to be achieved are to determine and analyze the ease of shopping in mediating the influence of understanding usury and product knowledge on the decision to use ShopeePay Later as seen from the perspective of Islamic jurisprudence.

## **METHODOLOGY**

### **Population and Sample**

The population in this study were 330 students of Mulawarman University, majoring in Sharia Economics, registered in PDDikti for the 2022/2023 intake. The sample was taken using the Arikunto formula, which explains that if the number of subjects is very large, the sample can be taken between 10% - 15% or 20% - 25%. Based on this, the researcher took a sample of between 10% - 15% so that a sample of 36 students was obtained. The sampling technique used purposive sampling with the following criteria: Mulawarman University students who use ShopeePay Later and have taken the Fiqh Muamalah course.

### **Operational Definition of Variables**

The variables used in this study consist of 3 main parts, namely exogenous variables including understanding of usury, and product knowledge, endogenous variables namely the decision to use shopeepay later and mediating variables namely ease of shopping. Furthermore, the definition of each variable can be explained as follows:

a. Understanding Usury

Understanding usury is a legal understanding of usury in the use of ShopeePay Later in taking additional profits from loans of money or goods, where in this case it is related to service fees and late fees.(Rasjid, 2016).

b. Product Knowledge

Product knowledge is a deep understanding of the products being traded, not only guaranteeing smooth transactions but also ensuring that the transactions are in accordance with sharia principles.(Basyir, 2019).

c. Ease of Shopping

The convenience of shopping offered by digital technology has broad implications for the application of the principles of muamalah fiqh.(Abdullahanaa & Syarif, 2022).

d. Usage Decision

Usage decisions are consumer decision-making processes that involve selecting and using products or services to achieve specific goals.(Kotler & Keller, 2017)

Then, regarding the operational definition of each variable in this study, it can be seen in Table 1 below.

**Table 1**  
**Operational Definition of Research Variables**

Variables	Indicator	Measuring Scale
Understanding Usury (X1) (Nurajizah & Rohmawati, 2020)	1. Understanding usury 2. Understanding the types of usury 3. Understanding service fees and late fees	Likert Scale
Product Knowledge (X2) (Aropah et al., 2022)	1. Product attributes 2. Physical benefits 3. Psychological benefits 4. Functional benefits 5. Value obtained	Likert Scale
Ease of Shopping (M) (Sugiyanto & Rismalia, 2022)	1. Ease of understanding information 2. Ease of use 3. Effectiveness 4. Satisfaction	Likert Scale
Usage Decision (Y) (Astirian et al., 2023)	1. Product selection 2. Brand selection 3. Purchase time 4. Purchase amount 5. Payment methods	Likert Scale

### Data Analysis Techniques

The data analysis technique used in this study is the Structural Equation Model (SEM) which consists of (Ghozali, 2021):

#### 1. Outer Model

In the measurement model or outer model, what is done is to carry out validity and reliability testing, each of which is described as follows:

##### a. Convergent Validity

Convergent validity of the measurement model with reflective indicators can be seen from the correlation between item scores/indicators and their construct scores. Individual reflective measures are said to be high if they correlate more than 0.70 with the construct to be measured. However, in the scale development stage of research, loadings of 0.50 to 0.60 are still acceptable.

##### b. Discriminant Validity

To assess the validity of the construct by looking at the AVE value. The model is said to be good if the AVE of each construct is greater than 0.50.

##### c. Reliability

Reliability testing is carried out to prove the accuracy, consistency and precision of the instrument in measuring the construct. In PLS-SEM using the SmartPLS 3.0 program, to measure the reliability of a construct with a reflective indicator can be done in two ways, namely with Cronbach's Alpha and Composite Reliability. The construct is declared reliable if the composite reliability value and Cronbach alpha are above 0.70.

#### 2. Inner Model

The structural model or inner model shows the relationship or estimated strength between latent variables or constructs based on substantive theory including:

## a. R-Square

In assessing the structural model, first assess the R-Square for each endogenous latent variable as the predictive power of the structural model. Testing of the structural model is done by looking at the R-square value which is a goodness-fit test of the model. Changes in the R-Square value can be used to explain the influence of certain exogenous latent variables on endogenous latent variables whether they have a substantive influence. R-Square values of 0.75, 0.50 and 0.25 can be concluded that the model is strong, moderate and weak.

## b. F-Square

This f-square test is conducted to determine the goodness of the model. F-square values of 0.02, 0.15 and 0.35 can be interpreted as whether the latent variable predictor has a weak, medium, or large influence at the structural level.

## c. Estimate For Path Coefficients

## 1) Direct Influence of Exogenous Variables on Endogenous

To see the significance of the influence between variables by looking at the parameter coefficient value and the significance value of T statistics, namely through the bootstrapping method. The hypothesis is said to be accepted if the T statistic value is greater than the T table 1.96 (Sig <  $\alpha$  5%) then it can be declared accepted or proven.

## 2) Indirect Influence Between Exogenous and Endogenous Variables Through Moderating Variables

A variable can be said to be a moderating variable and will be declared meaningful or significant if the significant t value is less than or equal to 0.05.

The criteria used as a basis for comparison are as follows:

a) The hypothesis is rejected if the t-count < 1.96 or the sig value > 0.05

b) The hypothesis is accepted if the t-count > 1.96 or the sig value < 0.05

## RESULTS AND DISCUSSION

### Research result

Initial testing was conducted by testing the outer model divided into three including convergent validity, average variance extracted (AVE), discriminant validity and composite reliability. Convergent validity was assessed by looking at the outer loading value, based on data processing the following results were obtained.

**Table 2**

**Convergent Validity Test Results**

Variables	Indicator	Loading Factor	Rule of Thumb	Information
Understanding Usury (X1)	UU1	0.688	0.500	Valid
	UU 2	0.859	0.500	Valid
	UU3	0.521	0.500	Valid
	UU4	0.867	0.500	Valid
	UU5	0.849	0.500	Valid
	UU6	0.844	0.500	Valid
	UU7	0.802	0.500	Valid
	UU8	0.841	0.500	Valid
Product Knowledge (X2)	PK1	0.759	0.500	Valid
	PK2	0.724	0.500	Valid
	PK3	0.882	0.500	Valid

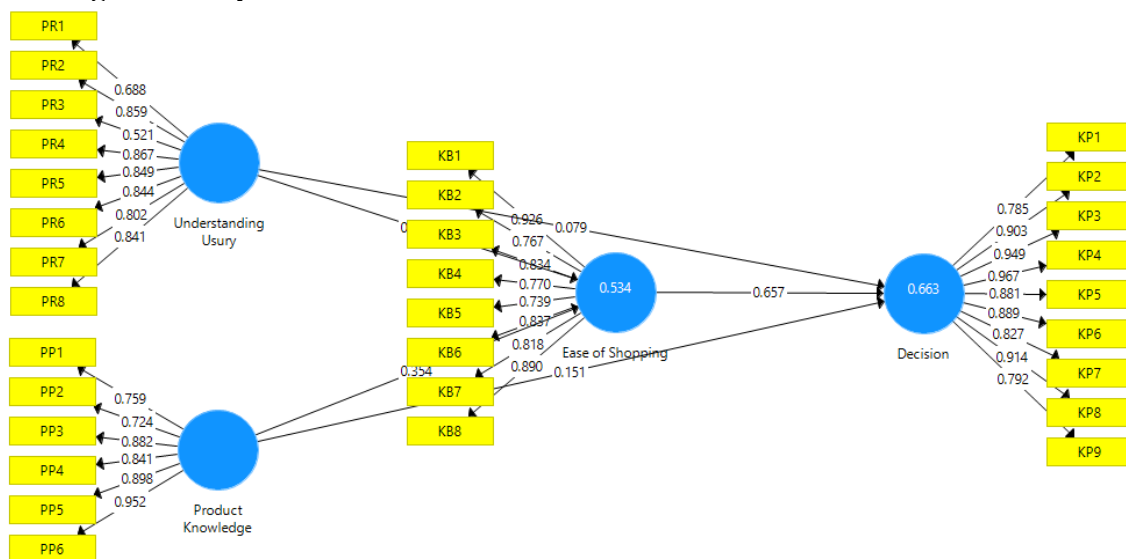
Variables	Indicator	Loading Factor	Rule of Thumb	Information	
Ease of Shopping (Z)	PK4	0.841	0.500	Valid	
	PK5	0.898	0.500	Valid	
	PK6	0.952	0.500	Valid	
	ES1	0.926	0.500	Valid	
	ES2	0.767	0.500	Valid	
	ES3	0.834	0.500	Valid	
	ES4	0.770	0.500	Valid	
	ES5	0.739	0.500	Valid	
	ES6	0.837	0.500	Valid	
	ES7	0.818	0.500	Valid	
	ES8	0.890	0.500	Valid	
	Decision (Y)	DC1	0.785	0.500	Valid
		DC2	0.903	0.500	Valid
		DC3	0.949	0.500	Valid
		DC4	0.967	0.500	Valid
DC5		0.881	0.500	Valid	
DC6		0.889	0.500	Valid	
DC7		0.827	0.500	Valid	
DC8		0.914	0.500	Valid	
DC9		0.792	0.500	Valid	

Source: Field research data processed, 2024

Based on table 2, the indicator instrument values for all research variables including understanding usury, product knowledge, ease of shopping and decision have all met the validity criteria, namely more than 0.500.

This can also be seen in the following image.

**Figure 1**  
**Convergent Validity Test Results**



Source: Field research data processed, 2024

Next, convergent validity testing is carried out by looking at the average variance extracted (AVE) value as seen in table 5.

**Table 5**  
**Average Variance Extracted (AVE)**

Variables	AVE	Information
Understanding Usury (X1)	0.627	Valid
Product Knowledge (X2)	0.716	Valid
Ease of Shopping (Z)	0.680	Valid
Decision (Y)	0.775	Valid

Source: Field research data processed, 2024

Based on table 5, it is known that all research variables including understanding usury, product knowledge, ease of shopping and customer decisions have an AVE value > 0.5 which shows that all latent variables in this estimated model meet the convergent validity criteria (valid). The next validity test uses the cross loading value as follows.

**Table 6**  
**Cross Loading**

Indicator	Understanding Usury	Product Knowledge	Ease of Shopping	Decision
UU1	0.788	0.471	0.329	0.258
UU2	0.859	0.505	0.532	0.525
UU3	0.521	0.504	0.291	0.283
UU4	0.867	0.428	0.579	0.508
UU5	0.849	0.514	0.547	0.454
UU6	0.844	0.491	0.599	0.528
UU7	0.802	0.311	0.605	0.546
UU8	0.841	0.234	0.598	0.544
PK1	0.509	0.759	0.517	0.526
PK2	0.308	0.724	0.498	0.494
PK3	0.419	0.882	0.380	0.467
PK4	0.445	0.841	0.431	0.377
PK5	0.435	0.898	0.615	0.519
PK6	0.513	0.952	0.567	0.567
ES1	0.501	0.452	0.926	0.785
ES2	0.458	0.471	0.767	0.714
ES3	0.501	0.573	0.834	0.790
ES4	0.304	0.420	0.770	0.698
ES5	0.668	0.417	0.739	0.386
ES6	0.607	0.606	0.837	0.616
ES7	0.709	0.529	0.818	0.568
ES8	0.647	0.500	0.685	0.890
DC1	0.725	0.645	0.786	0.879
DC2	0.569	0.564	0.787	0.903
DC3	0.563	0.601	0.751	0.949
DC4	0.638	0.662	0.855	0.967
DC5	0.420	0.466	0.573	0.881
DC6	0.436	0.447	0.622	0.889
DC7	0.295	0.254	0.503	0.827
DC8	0.485	0.522	0.625	0.914
DC9	0.368	0.280	0.503	0.827

Source: Field research data processed, 2024

Based on table 6, it is known that the loading value of all indicators is greater than all cross loadings to other constructs and is greater than 0.7, which indicates that the construct is unique and able to explain the measured phenomena.

The next validity test used the Fornell Larcker value with the following results.

**Table 7**  
**Reliability Test**

Variables	Decision	Ease of Shopping	Product Knowledge	Understanding Usury
Decision	<b>0.881</b>			
Ease of Shopping	0.802	<b>0.825</b>		
Product Knowledge	0.590	0.605	<b>0.846</b>	
Understanding Usury	0.596	0.666	0.522	<b>0.792</b>

Source: Field research data processed, 2024

Based on table 7, it is known that all the roots of AVE (Fornell Larcker Criterion) of each construct are greater than its correlation with other variables. So the discriminant validity requirement in this model is met.

After all research variables are declared valid, the next step is to conduct reliability testing using composite reliability and Cronbach's alpha values as can be seen in table 8.

**Table 8**  
**Reliability Test**

Variables	Cronbach's alpha	Composite reliability	Information
Understanding Usury (X1)	0.913	0.930	Reliable
Product Knowledge (X2)	0.919	0.937	Reliable
Ease of Shopping (Z)	0.932	0.944	Reliable
Decision (Y)	0.964	0.969	Reliable

Source: Field research data processed, 2024

The results of the construct reliability test as presented in table 8 show that the Cronbach's alpha and composite reliability values of all latent variables are  $> 0.70$ . So that all manifest variables in measuring latent variables in the estimated model are declared reliable, thus the inner model test can be continued.

The next test is the inner model or structural model which is carried out to see the relationship between constructs, F square, R-square and the significant value of the research model. The F square value in this study can be seen in table 9.

**Table 9**  
**F Square**

Variables	Ease of Shopping (Z)	Decision (Y)
Understanding Usury (X1)	0.362	0.010
Product Knowledge (X2)	0.196	0.041
Ease of Shopping (Z)		0.597

Source: Field research data processed, 2024

Based on table 9, it is known that the F square value for the understanding usury variable on ease of shopping is 0.362 above 0.35, which means it has a large effect size on ease of shopping, while the product knowledge value of 0.196 is between 0.15 - 0.35, which means it has a moderate effect on ease of shopping. Then for the decision, the F value of understanding usury is 0.010 and product knowledge is 0.041 which is in the range of 0.02 - 0.15, which means that the understanding usury and product knowledge variables have a



small effect size on decision, while the ease of shopping variable has an F square value of 0.597 greater than 0.35, which means it has a large effect size on decision.

The R-square value can be used to assess the influence of certain independent variables on the dependent variable. The estimated R-square value can be seen in table 10 below.

**Table 10**  
**R Square**

Variable	R-square	Adjusted R-square
Decision (Y)	0.663	0.632
Easy of Shopping (Z)	0.534	0.506

Source: Field research data processed, 2024

Based on table 10, the R-square value of the decision variable is 0.663, which means that the customer's decision to use shoppeway later can be explained by 66.3% by the variables understanding usury, product knowledge, and ease of shopping, while the remaining 33.7% is explained by other variables outside this study. Then the R square value of the easy of shopping (Z) variable is 0.534, which means that the customer's decision to use shoppeway later can be explained by 53.4% by the variables understanding usury, and product knowledge, while the remaining 46.6% is explained by other variables outside this study.

The next step is to conduct a hypothesis test as shown in the results of data processing in table 11 below.

**Table 11**  
**Hypothesis Testing**

		Original Sample	Sample Mean (M)	Standard Deviation (STDEV)	t-Statistic	P Value
Understanding (X1) → Decision (Y)	Usury	0.079	0.048	0.213	0.374	0.079
Product (X2) → Decision (Y)	Knowledge	0.151	0.199	0.251	0.603	0.547
Easy of (Z) → Decision (Y)	Shopping	0.657	0.646	0.278	2.366	0.018
Understanding (X1) → Easy of (Z) → Decision (Y)	Usury of Shopping	0.316	0.323	0.207	1,526	0.128
Product Knowledge (X2) → Easy of Shopping (Z) → Decision (Y)		0.233	0.248	0.165	1.411	0.159

Source: Field research data processed, 2024

Based on the table, the influence of each exogenous variable on the endogenous variable can be described as follows.

**The Influence of Usury Understanding on the Decision to Use ShopeePay Later**

The t-statistic value is  $0.374 < 1.96$  with a P value of  $0.079 >$  significance level of 0.05, which means that the hypothesis is rejected so that it can be explained that understanding usury directly does not have a significant effect on the ShopeePay Later decision.

### **The Influence of Product Knowledge on the Decision to Use ShopeePay Later**

The t-statistic value is  $0.603 < 1.96$  with a P value of  $0.547 >$  significance level of 0.05, which means that the hypothesis is rejected so that it can be explained that direct product knowledge does not have a significant effect on the ShopeePay Later decision.

### **The Influence of Ease of Shopping on the Decision to Use ShopeePay Later**

The t-Statistic value is  $2.366 > 1.96$  with a P value of  $0.018 <$  a significance level of 0.05, which means that the hypothesis is rejected so that it can be explained that the ease of shopping directly has a significant effect on the ShopeePay Later decision.

### **The Influence of Understanding Riba on the Decision to Use ShopeePay Later Through Ease of Shopping**

The t-Statistic value is  $1.526 < 1.96$  with a P value of  $0.128 >$  significance level of 0.05, which means that the hypothesis is rejected, so it can be explained that the ease of shopping variable is unable to mediate the influence of understanding usury on the decision to use ShopeePay Later.

### **The Influence of Product Knowledge on the Decision to Use ShopeePay Later Through Ease of Shopping**

The t-statistic value is  $1.411 < 1.96$  with a P value of  $0.159 >$  significance level of 0.05, which means that the hypothesis is rejected, so it can be explained that the ease of shopping variable is unable to mediate the influence of product knowledge on the decision to use ShopeePay Later.

## **Discussion**

### **The Influence of Usury Understanding on the Decision to Use ShopeePay Later**

The t-Statistic value is  $0.374 < 1.96$  with a P value of  $0.079 >$  significance level of 0.05, which means that understanding usury does not have a significant effect on the decision to shopeepay later. This shows that whether or not students of the Sharia Economics Study Program at Mulawarman University understand the fiqh of muamalah, they will still use shopeepay later.

Understanding of muamalah fiqh is closely related to the implementation of religious values or teachings in human life, for example in muamalah activities. Sharia Bank is an Islamic bank that is very anti-riba, this is because riba can harm other parties or people. Riba is an addition taken on the existence of a debt between two parties that has been agreed upon at the beginning of the agreement. The element of riba is found in the debt given with the agreement that the borrower will pay the debt plus a certain amount. The legal understanding of riba in the use of ShopeePay Later is taking additional profit from borrowing money or goods. In the context of ShopeePay Later, there are two aspects that need to be studied related to riba, namely service fees and late fines (Rasjid, 2016).

This research shows that understanding usury has no influence on student decisions Mulawarman University Sharia Economics Study Program use shopeepay later. This is because some students consider the use of shopeepay later from a contemporary Jurisprudence perspective, there is still debate regarding the halal or haram of transactions using ShopeePay Later, then driven by a sense of need, students continue to use shopeepay later in muamalah with the belief that they can manage their debts wisely and in accordance with the principles of Islam they adhere to. They may view this payment method as an easier

and safer alternative to using a credit card or borrowing money from conventional financial institutions that may involve usury interest.

The results of this study are in line with research conducted by Mulyana & Sartika, (2024) where the research results show that understanding does not influence decisions.

### **The Influence of Product Knowledge on the Decision to Use ShopeePay Later**

The t-Statistic value is  $0.603 < 1.96$  with a P value of  $0.547 >$  significance level of 0.05, which means that product knowledge does not have a significant effect on the decision to shopeepay later. This shows that students of the Sharia Economics Study Program at Mulawarman University have knowledge or not regarding shopee products, they will still make decisions to use shopeepay later.

Product knowledge refers to consumers' understanding of various information related to a product, such as product type, brand, related terminology, product attributes and characteristics, product price, and beliefs held towards the product. Product knowledge is a crucial aspect in buying and selling transactions, especially in the context of muamalah fiqh. A deep understanding of the traded product not only ensures smooth transactions but also ensures that the transaction is in accordance with sharia principles (Basyir, 2019).

This research shows that product knowledge has no effect on the decision to use hopeepay later. This is because Mulawarman University Sharia Economics Study Program students do not pay much attention to information related to the product, because during their experience using hopeepay later they have never been disappointed, plus there are also several reasons why there are still students who use ShopeePay Later, namely the reason is by using ShopeePay Later aims to take the cashback voucher, because this voucher is only available for payment via ShopeePay Later. Then there is another reason too, namely that sometimes Shopee offers special promotions or discounts for users who use ShopeePay Later, this is an additional attraction for students who are looking for special offers through Hopeepay Later.

The results of this study are in line with research conducted by Putri & Santoso, (2024) where the research results show that knowledge does not influence decisions.

### **The Influence of Ease of Shopping on the Decision to Use ShopeePay Later**

The t-Statistic value is  $2.366 > 1.96$  with a P value of  $0.018 <$  significant level of 0.05, which means that the ease of shopping has a significant effect on the decision to shopeepay later. This shows that the easier it is to transact, the higher the level of decision of students of the Islamic Economics Study Program at Mulawarman University in using shopeepay later.

The ease of shopping offered by digital technology has far-reaching implications for the application of the principles of muamalah jurisprudence. Some aspects that need to be considered include gharar, maisir, usury, and consumer rights. Trisnawati et al., (2019) explained that ease of shopping is a condition where consumers can easily get and use the product so that consumers feel comfortable when using the product. This means that a product user feels easy to shop or make transactions, then a sense of approval will arise, which means that both parties feel voluntary and no one is harmed in making the transaction, which is one of the factors that causes ease of shopping to influence the decision to use ShopeePay Later.

The results of this study are in line with research conducted by Marpaung et al., (2024), Rahmawati & Arfiansyah, (2023) and Mulyana & Sartika, (2024) where the research results show that convenience influences decisions.

### **The Influence of Understanding Riba on the Decision to Use ShopeePay Later Through Ease of Shopping**

The t-Statistic value is  $1.526 < 1.96$  with a P value of  $0.128 >$  significance level of 0.05, which means that the ease of shopping variable is unable to mediate the influence of understanding usury on the decision to use shopeepay later. This explains that the understanding of usury possessed by students of the Sharia Economics Study Program, Mulawarman University and supported by the ease of transactions supported by the application does not affect students to make decisions to use shopeepay later.

This condition is due to students have studied the very in-depth muamalah jurisprudence about usury, where ShopeePay Later is a digital wallet that takes advantage not on a social basis but for the benefit of its own digital wallet. However, students do not think in the future about the consequences that will occur if they use ShopeePay Later because many students still use ShopeePay Later in urgent situations. Apart from that, ShopeePay Later is still widely used among students, many of whom are not yet aware, do not yet understand what usury is and the negative impact on finances and decisions to use ShopeePay Later by students are not in accordance with Islamic law.

The results of this study are in line with research conducted by Noverha, (2023) where the research results show that convenience is not able to mediate the influence of consumer reviews or customer reviews and trust on decisions.

### **The Influence of Product Knowledge on the Decision to Use ShopeePay Later Through Ease of Shopping**

The t-Statistic value is  $1.411 < 1.96$  with a P value of  $0.159 >$  significance level of 0.05, which means that the ease of shopping variable is unable to mediate the influence of product knowledge on the decision to use ShopeePay Later. This explains that the knowledge of students of the Sharia Economics Study Program, Mulawarman University regarding products mediated by the ease of shopping transactions does not affect their decision to use ShopeePay Later.

This condition is because students use the ShopeePay Later product because of recommendations from the people closest to them, without learning and knowing about the ShopeePay Later product that will be used. Students further consider that knowledge of this product is used only during emergencies without paying attention to the impacts that will occur in the future if they use hopepay later.

The results of this study are in line with research conducted by Noverha, (2023) where the research results show that convenience is not able to mediate the influence of consumer reviews on decisions.

## **CONCLUSION**

Based on the results of the study and discussion, it is known that the variables of understanding usury and product knowledge do not have a significant effect on the shopeepay later decision of the Faculty of Economics and Business, Mulawarman University, Samarinda, only the convenience variable has a significant effect on the shopeepay later decision of the Faculty of Economics and Business, Mulawarman University, Samarinda.

Then the ease of shopping variable is unable to mediate the influence of understanding usury and product knowledge on the shopeepay later decision of the Faculty of Economics and Business, Mulawarman University, Samarinda.

The study was limited to students of the Faculty of Economics and Business, Mulawarman University, Samarinda. It is hoped that further research can expand the research population, namely the entire community in Samarinda City. Then use other variables as mediating variables such as religiosity.

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