

ABSTRACT

Transactions on Shopee Paylater contain elements of usury which in Islam is prohibited and unlawful, but many Muslim users still use these features or services. This research aims to discover why Muslim users, especially in Semarang, still make purchasing decisions on Shopee Paylater.

This study uses a phenomenological method with an Interpretative Phenomenological Analysis (IPA) approach which is used to find out the meaning of the different experiences of each Muslim Shopee Paylater user in Semarang City. This method was carried out using in-depth interview techniques and analyzed through stages according to the guidelines for the IPA method. Informants in this study amounted to 5 Muslim Shopee Paylater users from the city of Semarang with predetermined criteria.

The results of this study obtained 5 main themes which at the same time answered the background to the phenomenon of Muslims in the city of Semarang continuing to use Shopee Paylater, namely the social environment, the path to using Shopee Paylater, addictive behavior using Shopee Paylater, self-confidence, and Shopee Paylater system.

Keywords: Phenomenology, Interpretative Phenomenological Analysis, Purchase Decision, Shopee Paylater, Murabahah, Qardh