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Digital Prestige And Late Paylater Payments In Iphone Purchases: An Islamic Economic Law Analysis Of Pkk Members In Rambutan District

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Abstract

Purpose – This study analyzes the motives for purchasing iPhones through PayLater, the causes of late payments, and their implications under Islamic Economic Law among members of the PKK in Rambutan Subdistrict. Design/Methodology/Approach – The study employed a qualitative case study involving four informants selected through purposive sampling. Data were collected through semi-structured written interviews via WhatsApp, analyzed using thematic reflexive analysis, and then reviewed based on the principles of contract (akad), usury (riba), uncertainty (gharar), consumption ethics, debt responsibility, and ḥifẓ al-māl. Findings – iPhone purchases were influenced by functional needs and symbolic motives, while PayLater was chosen due to limited cash on hand. Urgent needs, income instability, delayed salaries, and app malfunctions cause late payments. Penalties and collection efforts increase the financial burden on families. From a Sharia perspective, the status of PayLater depends on the clarity of the contract, cost transparency, and penalty mechanisms. Debtors facing financial difficulties must be distinguished from solvent debtors who intentionally delay payments. Originality/Value – This study integrates consumption motives, financing structures, and payment consequences through the motive–contract–repayment framework in the context of adult women and household finance.

Keywords: digital prestige; PayLater; late payments; symbolic consumption; Sharia Economic Law.

INTRODUCTION

Financial digitization is shifting consumption patterns from payments based on actual ability to digital credit. One form of this is Buy Now, Pay Later (BNPL) or PayLater,

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which allows goods to be obtained before payment is completed. BNPL influences purchasing behavior by separating the time of receiving goods from the time of payment (Kumar et al., 2024). This convenience can increase debt risk if not accompanied by adequate repayment capacity (Kumar & Nayak, 2024). Self-control also plays a role in debt decisions and the selection of credit instruments (Fernández-López et al., 2024). Thus, PayLater links consumption desires, financial capacity, and payment responsibility. The issue becomes more complex when PayLater is used to purchase goods with symbolic value. Status consumption theory explains that products can be used to attain or display social status (O'Cass & McEwen, 2004). Branded goods can also serve as status signals to one's social circle (Han et al., 2010). Social media expands the space for observing and displaying consumption and can encourage impulsive purchases (Aragoncillo & Orús, 2018).

This phenomenon is evident in the consumption of premium smartphones such as the iPhone. Beyond its communication and technological functions, the iPhone holds symbolic value through its brand, price, design, and social image. Status-symbol products can be used to gain recognition and demonstrate social standing (Eastman et al., 1999). The urge to buy may also arise because individuals feel left behind by others' experiences or experience the "fear of missing out" (Przybylski et al., 2013). Among Apple consumers in Indonesia, social status was found to play a role in shaping brand loyalty and willingness to pay (Wibisono et al., 2026).

This study employs the concept of "digital prestige" to explain the drive to obtain or display social recognition through the ownership of digitally symbolic products. This concept overlaps with status consumption and conspicuous consumption but is used contextually to interpret self-representation through the iPhone. The value of status goods is partly derived from their ability to communicate the owner's social position (Li, 2019). Social media further amplifies the public display of consumption and can influence purchasing decisions (Djafarova & Bowes, 2021). In this study, "digital prestige" is not a moral label but an analytical concept linking status aspirations, self-representation, and consumption decisions.

Problems arise when the desire to own status goods does not align with financial capacity. Financial self-control can reduce the tendency toward impulsive purchasing in e-commerce environments (Mudra & Rusmanto, 2024). Risky debt-taking behavior and impulsive purchasing also play a role in shaping the intention to use BNPL (Hesniati et al., 2025). Materialism can reinforce purchasing behavior when deferred payment options are available (Sarangi et al., 2026). Therefore, the ability to acquire an iPhone through PayLater does not necessarily reflect the economic capacity to repay the debt.

The risk becomes apparent when installment payments conflict with household needs and income constraints. Present bias and financial motivation are associated with

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the tendency to delay BNPL payments (Lie et al., 2025). Payment delays must therefore be analyzed based on purchase motives, financial capacity, debt management, and user behavior when obligations are due.

Under Islamic Economic Law, PayLater must be evaluated based on justice, transparency, public interest, and the prohibition against riba and gharar. The elements of riba and gharar are critical issues in the PayLater mechanism within e-commerce (Rafifah & Chair, 2021). The clarity of the contract and the payment terms determine the validity of the transaction under Islamic law (Adawiyah & Komar, 2025). The financing structure, fees, and payment terms must also be examined to determine their compliance with Sharia principles (Pratama et al., 2025). The maqāṣid al-sharī'ah perspective positions consumer protection and the public interest as the foundation for the development of BNPL (Hassan et al., 2025).

Sharia analysis covers not only the validity of the contract but also consumption patterns prior to the formation of debt. Purchases of premium goods through digital credit must take into account the purpose of consumption, the ability to pay, priority of needs, and the prohibition against isrāf. In the event of a delay, DSN-MUI Fatwa No. 17/DSN-MUI/IX/2000 distinguishes between customers who are financially capable but intentionally delay payment and those who are unable to pay due to circumstances beyond their control (DSN-MUI, 2000). Assessments of PayLater penalties must also consider users' ability to pay and the basis for applying such penalties (Wibowo & Mardiantari, 2026). Interest and penalties become problematic when they result in additional payments that contradict Sharia principles (Miptahudin & Nurrahman, 2025).
Previous research has largely separated studies of consumer behavior from those of Sharia Economic Law. Behavioral studies generally address BNPL adoption, impulsive purchasing, self-control, and debt risk, while Sharia studies focus more on contracts, riba, gharar, fees, and penalties. Furthermore, BNPL research has predominantly involved Generation Z, while adult women within family and social contexts have not been extensively studied. Consequently, the relationship between the symbolic value of the iPhone, the use of PayLater, late payments, and family finances still leaves gaps in terms of research concepts, processes, subjects, and objects.

The novelty of this study lies in the integration of consumption motives, financing transactions, and payment consequences through the motive–contract–repayment analysis framework. Digital prestige is positioned as a pre-purchase motive, PayLater as a means of establishing obligations, and late payments as consequences analyzed based on the debtor's ability and responsibility. This study aims to analyze digital prestige in iPhone purchases via PayLater among PKK members in Rambutan Subdistrict, identify the causes of late payments, and evaluate them based on the principles of Sharia Economic Law.

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METHOD

This study employs a descriptive qualitative approach using a case study strategy. Primary data were collected through semi-structured written interviews conducted via WhatsApp with four members of the Rambutan Subdistrict PKK, who were selected through purposive sampling. The criteria for informants included having previously purchased an iPhone through PayLater and having experienced late payments. Secondary data were sourced from DSN-MUI fatwas, OJK regulations, and scholarly literature on symbolic consumption, BNPL, and Islamic Economic Law.

Data were analyzed using reflexive thematic analysis through the stages of familiarization, coding, theme formation, and interpretation (Braun & Clarke, 2021). The analysis was conducted in two stages: first, identifying the relationship between digital prestige, the use of PayLater, and late payments; and second, evaluating this relationship based on the principles of contractual clarity, the prohibition of riba, gharar, and isrāf, debt responsibility, the debtor's ability to pay, and ḥifẓ al-māl. Data validity was ensured through cross-checking of responses among informants, member checking, audit trails, and researcher reflexivity.

RESULTS AND DISCUSSION

The study involved four members of the Rambutan Subdistrict PKK who had purchased an iPhone through PayLater and experienced late payments. The informants' identities were anonymized using the codes I-1, I-2, I-3, and I-4. The analysis yielded five main themes, as presented in Table 1.

Table 1. Summary of Research Findings

Theme	Key Findings
Motives for purchasing an iPhone	Communication needs, work, business promotion, camera quality, self-confidence, and social influence
Reasons for using PayLater	Limited cash availability and the perception that monthly installments were more affordable
Causes of late payment	Urgent household needs, a child's illness, delayed salary payments, business income falling below expectations, and application-related problems
Impacts of late payment	Penalties, collection notices, account restrictions, increased payment burdens, and reduced household budgets
Changes in attitudes	Greater caution, limited use of PayLater, and prioritization of needs over wants

Source: Processed primary data, 2026.

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Findings indicate that iPhone purchases are driven by a combination of functional needs and social motives. PayLater is chosen because it is perceived to facilitate purchases when cash is limited. However, changes in income and emerging household needs lead to late payments, resulting in fines and pressure on the family budget. These experiences prompt some informants to reevaluate their use of PayLater and exercise greater caution when taking out installment plans.

Motives for Buying an iPhone

The purchase of an iPhone is driven by a combination of functional needs and symbolic motives. Informants use it for communication, work, photography, and business promotion, but their purchasing decisions are also influenced by their social environment, appearance, and self-confidence. I-1 acknowledged that his previous cell phone was still usable.

> *"To be honest, it was based more on personal desire and a little bit on social influence. The desire to have a better phone and seeing my friends use iPhones was one of the reasons I bought it. (I-1, interview via WhatsApp, 2026)*

These findings indicate that the practical value of the iPhone goes hand in hand with its symbolic value as a means of enhancing one's image and social acceptance.

PayLater as a Payment Alternative

PayLater is chosen because cash funds are insufficient or are currently being used for household needs. Monthly installments make the price of an iPhone seem more affordable, even though they create a payment obligation in the future.

> *"Cash is currently being used for household needs. PayLater feels less burdensome because it can be paid in installments over three to six months." (I-4, interview via WhatsApp, 2026)*

I-3 also estimated that the installments could be paid from sales revenue. Thus, the use of PayLater is based on the expectation that future income will be sufficient to cover the installment payments.

Causes of Late Payments

Although they had considered the installment amounts, the informants had not fully accounted for changes in income and unexpected needs. Delays occurred due to urgent family needs, late paychecks, business income falling short of targets, and app malfunctions.

> *"There was a sudden need because my child was sick, and that month's income was delayed, so the installment was two weeks late." (I-4, interview via WhatsApp, 2026)*

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These findings indicate that late payments are not solely due to intentional neglect but are also linked to income instability and limited household financial reserves.

Impact on Household Finances

All informants incurred late fees or additional charges. Delays also led to collection notices, account restrictions, and reduced funds for family needs. The most concrete impact was experienced by I-4:

> *"I was charged a late fee of Rp50,000 and received daily collection notices. Our household finances became tight, so we had to cut back on the children's allowance for snacks." (I-4, interview via WhatsApp, 2026)*

These findings show that the consequences of PayLater are not only borne by the users but also affect the allocation of family expenditures.

Changes in Attitudes Toward PayLater

Experiences with late payments prompted some informants to become more cautious and limit their use of PayLater. I-1 realized that household needs must take priority over non-essential purchases.

> "If the item isn't that important, it's better to save up first rather than force yourself into debt." (I-1, interview via WhatsApp, 2026)

These changes did not occur uniformly. I-2 did not significantly alter their perspective because late payments rarely occurred, whereas I-3 experienced restrictions on usage after their PayLater account was frozen.

Overall, late payments arise from the interplay of functional and symbolic motives, limited cash on hand, income instability, and urgent family needs. Installments that were initially considered manageable later led to late fees, collection pressure, and reductions in the household budget. These findings serve as the basis for evaluating PayLater in terms of consumption ethics, debt responsibility, transactional justice, and asset protection within the Islamic economy.

DISCUSSION

Motives for Purchasing an iPhone and Islamic Consumption Ethics

The informants' purchase of an iPhone was driven by a combination of functional needs and the desire for social recognition. In addition to being used for communication, work, photography, and business promotion, the iPhone was also chosen due to the influence of friends, social media, appearance, and self-confidence. This aligns with the theory of status consumption, which posits that products are used to demonstrate identity and social status, rather than solely for functional benefits (O'Cass & McEwen, 2004).

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In Islamic economics, the purchase of an iPhone is permitted as long as the product and the means of acquiring it do not contradict Sharia law. However, consumption must take into account needs, economic capacity, the welfare of the family, and avoid isrāf (Rohmana, 2022). A purchase becomes problematic when it is driven more by prestige, exceeds one's means, and reduces the budget for family needs. This principle aligns with the prohibition against extravagance in QS. Al-A'rāf [7]:31.

The Use of PayLater and the Nature of the Contract

PayLater is chosen due to limited cash on hand and the perception that monthly installments are more manageable. This convenience merely reduces the burden at the start of the transaction, while the payment obligation is deferred to the future. The use of BNPL without responsible financial planning can negatively impact users' financial well-being (Powell et al., 2023).

The status of PayLater in Islamic economics depends on the contract, installment price, margin, interest, service fees, and penalties. Digital financing based on Sharia principles must avoid riba, gharar, maysir, tadlis, dharar, and injustice (DSN-MUI, 2018). If a murābaḥah contract is used, the final price and margin must be clearly agreed upon from the outset and must not increase due to late payments. Conversely, additional charges on a loan calculated based on the amount owed and the term may potentially involve riba.

This study has not yet obtained copies of the contracts or transaction details for each platform. Therefore, the Sharia status of each PayLater service cannot yet be determined without examining the contracts, cash prices, total installments, service fees, and penalty mechanisms.

Late Payments and Penalties

Late payments are caused by urgent household needs, a sick child, delayed salary payments, a decline in business income, and app malfunctions. These findings indicate that late payments are not always intentional; therefore, borrowers who are genuinely experiencing financial difficulties must be distinguished from solvent borrowers who intentionally delay payments.

Penalties may only be imposed on solvent customers who intentionally delay payments, while customers facing difficulties beyond their control must not be subject to such penalties (DSN-MUI, 2000). This provision is in line with QS. Al-Baqarah [2]:280 regarding the granting of a grace period to debtors facing hardship.

All informants incurred fines or additional payments, including a fine of Rp50,000 incurred by one informant after being two weeks late. It is not yet possible to immediately determine whether this penalty is in accordance with or contrary to Sharia without

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knowing the basis for its calculation and application. Ta'widh may only be imposed for actual, quantifiable losses, not for estimated lost profits (DSN-MUI, 2004). Additional charges that continue to increase over time and become profit for the provider may raise issues regarding Sharia compliance.

Impact on Household Finances

Late payments result in fines, collection notices, account restrictions, and reductions in the family budget. One informant even cut back on their child's allowance to cover installments and fines. These conditions indicate that the consequences of PayLater are not only felt by users but also affect family well-being.

Within the framework of maqāṣid al-sharī'ah, this situation relates to ḥifẓ al-māl, or the protection of wealth. A valid transaction does not necessarily yield public interest if its installments interfere with the fulfillment of more essential needs. Therefore, the use of PayLater for non-essential items must take into account basic needs, actual income, emergency funds, and the ability to pay. Experiences with late payments also prompted some informants to limit their use of PayLater and choose to save before purchasing non-urgent items.

Implications for Islamic Economics

PayLater should not be evaluated solely based on the presence of interest or late fees, but must also take into account consumption motives, the clarity of the contract, the ability to pay, the causes of late payments, and the impact on families. The operation of BNPL services must also adhere to the principles of prudence, transparency, and consumer protection (OJK, 2025).

Thus, PayLater is Sharia-compliant if the contract and all fees are explained transparently, do not involve riba or gharar, and do not cause harm. PayLater becomes problematic when additional payments are based on debt and time, late fees are treated as profit, or its use encourages consumption beyond one's means. The convenience of digital financing must therefore be balanced with contract literacy, financial planning, ethical consumption, and the protection of family assets

CONCLUSION

The purchase of iPhones via PayLater by members of the Rambutan Subdistrict PKK was driven by both functional needs and symbolic motives, such as peer pressure, self-confidence, and social recognition. PayLater was chosen due to limited cash on hand and the perception that installment payments are more manageable. However, income instability, urgent family needs, and a lack of emergency funds led to late payments,

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resulting in penalties, collection efforts, account restrictions, and a reduction in the household budget.

From the perspective of Islamic Economic Law, the status of PayLater is determined by the clarity of the contract, price, service fees, source of profit, and penalty mechanisms. Transactions are permissible if they are transparent, free from riba and gharar, and do not cause harm. The handling of late payments must distinguish between debtors who are financially capable but intentionally delay payment and those facing genuine financial difficulties. Penalties are only permissible in accordance with Sharia provisions and must not constitute a source of profit for the provider. If installments and penalties interfere with family needs, their use contradicts consumption ethics and the principle of ḥifẓ al-māl.

This study indicates that issues surrounding PayLater are not only related to the validity of the contract but also to consumption motives and family financial vulnerability. Users need to prioritize their needs, understand the contract and associated costs, and assess their ability to pay based on their actual income. The limitations of this study include the small sample size of only four informants and the fact that the contract documents for each platform have not yet been analyzed. Future research should expand the sample size and compare the contracts, costs, and penalties across different PayLater providers.

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