

**THE WORLD OF LIFE BEHIND PAYLATER TRANSACTIONS HABERMAS'
PERSPECTIVE: BETWEEN RATIONALITY AND VISIBLE NEEDS**Rini Novita Sari¹⁾*, Windi Komala Sari²⁾^{1,2}Universitas Islam Negeri Palangka Raya, Kalimantan Tengah, Indonesia*Corresponding Author: rnovitasari42@gmail.com**ABSTRACT**

Humans cannot be separated from science and technology, as technology has become a necessity. The rapid development of communication today impacts all aspects of human life, including e-commerce, which has been significantly driven by the digital transformation over the past decade. On the one hand, technology aims to make life easier for humans, but on the other hand, humans are sometimes faced with dilemmas regarding life's necessities. This article uses a qualitative method, utilizing Jürgen Habermas's theory of human needs and consumption. The author collected and published various literature sources, including scientific journals and research reports, using data such as Google Scholar and Scopus with relevant keywords. Literature selection was based on relevance, credibility, and year of publication. This study examines the challenges facing humans with technological developments and changing times. Rational awareness can be used to make choices in social reality. Strong rational and critical awareness and financial literacy are necessary to navigate the digital consumption system. Consumers need to develop a reflective and rational attitude in making financial decisions, so that technologies like PayLater do not become tools that obscure life values, but remain guided by ethics and true needs.

Keywords: Jürgen Habermas, Paylater, Human, Rational Action**ABSTRAK**

Manusia tidak dapat dipisahkan dari sains dan teknologi, karena teknologi telah menjadi kebutuhan. Perkembangan komunikasi saat ini semakin pesat dan memengaruhi semua aspek kehidupan manusia, termasuk e-commerce telah didorong secara signifikan oleh transformasi digital selama dekade terakhir. Di satu sisi, teknologi bertujuan untuk mempermudah manusia, tetapi di sisi lain, manusia terkadang dihadapkan pada dilema terhadap kebutuhan hidup. Kajian artikel menggunakan metode kualitatif dengan menggunakan teori Jürgen Habermas tentang kebutuhan dan konsumsi manusia. Penulis mengumpulkan dan mempublikasikan berbagai sumber pustaka, termasuk jurnal ilmiah dan laporan penelitian, menggunakan data seperti Google Scholar dan Scopus dengan kata kunci yang relevan. Seleksi pustaka dilakukan berdasarkan relevansi, kredibilitas, dan tahun publikasi. Kajian ini manusia dengan perkembangan teknologi dan perubahan zaman diperhadapkan pada tantangan yang semakin kompleks, kesadaran rasional dapat digunakan oleh manusia untuk melakukan pilihan dalam realitas sosial. Kesadaran rasional dan kritis yang kuat dan literasi keuangan diperlukan untuk menghadapi sistem konsumsi digital, konsumen perlu mengembangkan sikap reflektif dan rasional dalam mengambil keputusan keuangan, sehingga teknologi seperti PayLater tidak menjadi alat untuk mengaburkan nilai-nilai kehidupan, tetapi tetap berada di bawah kendali etika dan kebutuhan sejati.

Kata Kunci: Jürgen Habermas, Paylater, Human, Tindakan Rasional

INTRODUCTION

The development of science and communication is currently accelerating and influencing all aspects of human life. The e-commerce industry has been significantly driven by digital transformation over the past decade, encompassing the adoption of innovative technologies and process overhauls. Technologies such as artificial intelligence (AI), cloud computing, and automation, known as key drivers, are explored for their impact on improving customer experience and operational efficiency. Through a synthesis of peer-reviewed sources and case studies from industry leaders like Amazon, Alibaba, and Walmart, the impact is global. While digital transformation offers significant benefits such as personalized marketing, streamlined supply chain functionality, and scalability, organizations face significant challenges. Therefore, the gradual and strategic adoption of digital integration, supported by sound change management and continuous investment in digital capabilities, is required (Dateer et al., 2025; Tulong et al., 2024).

The global business landscape has fundamentally changed with the advent of digital transformation, particularly in the e-commerce sector. In Indonesia, the development of digital transformation, especially e-commerce, has benefited from significant investments in fintech, mobile technology, and digital infrastructure, all of which have boosted its e-commerce environment as a developing economy in Southeast Asia. However, various issues emerge as challenges and opportunities, such as digital readiness, socio-economic barriers, consumer behavior trends, public-private partnerships, regional trade policies, and Information Technology education, providing actionable insights to promote an inclusive digital economy (Jabbi, 2025; Damayanti, et.al., 2024).

Digital technology has developed very rapidly in modern society, marked by the emergence of many e-commerce platforms. E-commerce is a business activity in the form of buying and selling goods or services via the internet (online) which also creates a new consumption ecosystem that is very fast, practical, and directly connected to a variety of digital financial services (Hafid, et.al., 2024; George, 2019). One of its main characteristics that has experienced rapid development is Paylater. Paylater is an instant vertical credit system that allows its users to get their products in advance and make payments at a later time, either through full payment or installments.

It is undeniable that the PayLater application works with similar principles and benefits as credit cards. The basic concept of this modern payment feature is "Buy now, pay later." PayLater's popularity is increasing rapidly along with the advancement of payment system technology on various major e-commerce platforms such as Tokopedia, Shopee, Traveloka,

Bukalapak, Kredivo, Akulaku, Gojek, and others which make it easier for people to feel the benefits without having to wait for sufficient funds. This feature makes it easy to fulfill desires and needs, from shopping to traveling. In today's era, it can be concluded that PayLater is a payment option that is very popular with many people (Prastiwi & Fitria, 2021; Ruggieri, et.al., 2018).

Habermas emphasizes a number of principles as part of discourse that should be applied in a public context. He published his dissertation in 1981, in which he proposed general validity rules for language, which allow it to function as a means of conveying meaning between individuals and also as a coordinator in communicative actions. In this context, he developed his theory by separating the rationality of society into two zones: the world of life needs where communicative actions take place and the rationality of the system, where actions are often strategically structured (Juwita, 2018).

Habermas does not only present a theoretical concept of communicative rationality. He emphasizes that this rationality should be realized in the form of action, which results in what he calls communicative action. Communicative action occurs in social interactions when individuals act based on agreements that have been accepted and believed by all. In a social context, people are always faced with various issues that need to be resolved. When there are differences of opinion or misunderstandings, all parties are required to try to solve the existing problem and realize that the solution they reach is the result of a collective agreement. The dialogue process will continue until an agreement is reached. If an agreement has not been reached, the dialogue must be continued immediately. In this situation, communicative rationality plays a crucial role in uniting differences and leading to truth, proper normativity, and honesty (Syauqy & Anugrah, 2024).

This phenomenon shows a change in the way people view "needs" and "rationality" when shopping. Things that used to require deep thinking about finances can now be quickly accessed with the help of technology. In this case, the choice to use paylater to buy goods is no longer based on needs, but is triggered by factors such as promotions, online notifications, limited discounts, or the influence of social values created in the digital space. In other words, current consumption behavior is often no longer based on rational and communicative decisions, but rather the result of the influence of social, economic, and technological systems that shape the way individuals think, feel, and act in society.

This situation can be understood as the colonization of the lifeworld system according to Jürgen Habermas's theory of communicative action. The lifeworld, which is the area of

personal, social, and cultural experience where individuals create meaning and communicate, is increasingly being displaced by digital systems that focus on efficiency, control, and market profit. When human rationality is ideally communicative and reflective, it develops into instrumental rationality (Syauqy & Anugrah, 2024). In this case, humans are subject to the logic of the system rather than collective understanding.

Therefore, the phenomenon of paylater usage is not only viewed from an economic or technological perspective, but it is also essential to consider sociological and philosophical factors. This also includes how consumer lives are shaped, influenced, and even regulated by the digital consumption system. This study starts from fundamental questions such as how paylater shapes people's consumption patterns. Based on these questions, it aims to criticize the practice of using paylater through a communicative action theory approach, so that it can reveal whether consumption decisions are truly autonomous and rational or simply reflect pseudo-needs influenced by the power of the existing digital system.

RESEARCH METHODS

This study uses qualitative methods to analyze the phenomenon of PayLater transactions from the perspective of rationality and consumer pseudo-needs as proposed by Jürgen Habermas. According to Habermas, the theory of socially based action is an alternative to the subjectivist and individualist foundations of most social theories, a critical theory of modernity that maintains the Enlightenment ideal of a society based on rationality. Habermas, through this theory, provides an interpretation of meaning rooted in the logic of the development of world-historical rationality. Habermas attempts to find a middle ground between totalitarian closure and relativism, to show why the modernist project of universal reason, based on rationality, or communicative action carried out by humans amidst the changes of the modern and promodern eras (Halton, 2019; Schaefer, et.al., 2013).

The author collects and evaluates various library sources, including scientific journals and research reports, using databases such as Google Scholar and Scopus with relevant keywords. Literature selection is carried out based on relevance, credibility, and year of publication. Critical peer analysis aims to identify key themes and understand the relationship between rationality and needs in the use of PayLater. The results present an in-depth understanding of the dynamics of PayLater transactions and the balance between rational considerations and consumer needs. This study offers theoretical and empirical insights without requiring primary data.

RESULTS AND DISCUSSION

Humans and Modernity from Habermas' Perspective

Jürgen Habermas is a renowned scientist who contributed to the development of sociology, philosophy, law, and critical theory. At the heart of Habermas's work is the theory of communicative action, which states that communication, not instrumental action, forms the basis of human knowledge and socio-cultural life. Habermas critiques instrumental action as driven solely by rational calculation, unlike communicative action, which fosters mutual understanding, solidarity, and consensus without coercion. He conceptualizes the lifeworld as the context and source of communication, emphasizing its role in reproducing societal norms and values. According to Habermas, humans exist in the public sphere, where they must be rational, and he advocates a scientific approach to improve society (Akçelik & Ustun, 2025).

Habermas believes that modern society has been trapped for too long by the dominance of instrumental rationality, a way of thinking that focuses on efficiency, calculation, and the achievement of practical goals without considering moral values or social understanding. For him, instrumental rationality has led humans to treat each other as objects, rather than as dignified subjects. Therefore, he proposed the concept of communicative rationality, a form of rationality that not only pursues technical success but prioritizes shared understanding through honest and argumentative dialogue. This rationality allows humans to discuss without domination, manipulation, and structural pressure (Haikal et al., 2026).

Habermas emphasized that in communicative rationality, language is not merely a tool for conveying information, but a medium for reaching rational consensus. A statement is considered valid not because it is uttered by a powerful party, but because it is accepted by all parties involved through accountable arguments. This is where the concept of communicative rationality is built. This rationality is grounded in linguistic interaction, where the primary goal of communication is not to win an argument or manipulate, but to achieve mutual understanding. Communicative rationality positions language as the primary medium of social action; language is not a tool of domination, but rather a vehicle for the pursuit of truth, honesty, and mutual trust.

Habermas stated that rational communication is only possible when all parties are equal and free from pressure, whether social, economic, emotional, or structural. He calls this condition the ideal speech situation, a condition in which the best argument, not the strongest voice, determines the outcome of dialogue. By developing this concept, Habermas aims to

revive the emancipatory potential of modernity lost due to the dominance of technology, capitalism, and undemocratic political systems. Communicative rationality serves as the conceptual foundation for deliberative democracy, civil liberties, and a healthy public sphere. Through communicative rationality, Habermas aims to emphasize that a good society is not the most efficient, but rather the one most capable of listening, understanding, and engaging in open dialogue (Haikal et al., 2026).

Habermas's theoretical contributions to human communicative action address modernity as an unfinished project, the public sphere, the crisis of legitimacy, and the interaction between technology and human nature. Beyond summarizing this framework, it is important to situate it within a broader social context to understand its implications for the challenges of contemporary society. Habermas's emphasis on communicative rationality provides a powerful lens for analyzing how democratic legitimacy and social cohesion can be fostered through inclusive and dialogical public discourse. This perspective is particularly relevant in addressing societal fragmentation and the erosion of trust in democratic institutions, as it underscores the transformative potential of rational communication in reducing polarization and fostering mutual understanding (Akçelik & Ustun, 2025).

Furthermore, Habermas's critique of instrumental rationality and its implications for technology and modernity resonates with ongoing debates about the ethical dimensions of scientific and technological progress. His work challenges society to reconsider how technological developments can reinforce systems of domination or serve as tools for emancipation and human progress. The historical and sociological foundations of his analysis—particularly his exploration of the public sphere—provide a valuable framework for understanding the evolving dynamics of power, agency, and collective action in an era marked by rapid social and technological change. Habermas's theoretical approach bridges normative ideals with practical realities, offering crucial tools for rethinking the relationships between individuals, institutions, and society. By advocating for a communicatively rational society that prioritizes dialogue, inclusion, and solidarity, Habermas not only enriches sociological theory but also equips contemporary societies with a vision for navigating the complexities of modernity in pursuit of a more just and democratic future (Akçelik & Ustun, 2025).

For Habermas, modern society comprises two fundamental realms: the lifeworld and the system. The lifeworld is the space where humans interact naturally, forming culture, sharing values, and creating meaning in life. The lifeworld is communicative, symbolically imbued, and sustained through everyday conversation. In contrast, the system is a realm governed by mechanisms of power and money such as markets, bureaucracies, state administration, and

economic institutions. The system operates not based on values or communication, but rather through transactional logic. Habermas criticized modernity for producing the phenomenon of the colonization of the lifeworld, a condition where the logic of the system (efficiency, competition, capitalism) enters the realm of human personal life and culture. When money and power begin to regulate education, family, spirituality, and social relations, humans become alienated from themselves. In Habermas's view, the colonization of the lifeworld explains the increasing stress, social pressure, loss of meaning in life, and cultural tensions in modern society. The theory of communicative action critiques this colonization and offers a path to recovery by strengthening communication spaces free from the system's domination (Haikal et al., 2026).

Habermas sought to restore the lifeworld as the center of social integration. For him, humans can only live authentically if the lifeworld remains protected from the invasion of instrumental and pragmatic values. In contrast, the system consists of two primary mechanisms: power and money. Systems include bureaucracies, markets, administration, and economic structures that operate through instrumental logic. Systems operate not on the basis of communication or values, but rather on efficiency, control, and calculation. In modern society, systems wield significant power and tend to expand.

Habermas (2008) describes how the public sphere developed during the European Enlightenment as an arena for critical discussion among citizens. The public sphere at that time enabled citizens to discuss political, social, and moral issues independently of the state or the market. However, Habermas noted that the development of capitalism and the emergence of commercial mass media shifted the function of the public sphere from an arena for dialogue to an arena for passive information consumption. The modern public sphere, according to Habermas, has been reduced by the dominance of media corporations and economic interests, so that public discourse is no longer directed toward shared understanding but rather toward the manipulative creation of public opinion. This makes it difficult for citizens to become active participants in democracy. From this perspective, a healthy democracy requires a public sphere free from coercion, manipulation, and distortion.

In the current context, Habermas's theory of the public sphere holds extraordinary relevance. While social media has opened up new spaces for expression, it has also created a public sphere that is fragile, fleeting, shallow, and easily filled with misinformation. The digital public sphere often forms echo chambers that reinforce polarization. However, Habermas points out that the development of capitalism and commercial media is destroying the original

structure of this public sphere. The public sphere is shifting from an arena for discussion to an arena for consumption. Mass media is no longer a medium for public dialogue, but rather an extension of economic interests and power. As a result, public opinion is no longer shaped through argumentation, but through publicity, symbolic manipulation, and the production of attention (the attention economy).

Regarding Habermas's theory of social action, at least five important points can be made: First, Habermas asserts that communicative action forms the basis of the humanities and socio-cultural life. Habermas emphasized that communicative action, not goal-oriented rational action, is the "most widespread human phenomenon," aiming for a societal structure shaped by free communication to prevail. He criticized instrumental action, which results from rational calculation without underlying thought. Habermas highlighted the importance of communicative action in facilitating intersubjective communication, social solidarity, mutual understanding, and consensus without coercion. Second, modernity as a social reality is an unfinished project and a critique of postmodernity. Because modernity is an unfinished project, he argued that the idea of postmodernity is unnecessary to consider. He defended modernity against postmodernity, criticized it from various perspectives, and viewed postmodernist theories as an ideological attack on the principles of modernity (Akçelik & Ustun, 2025).

Third, the structural transformation of the public sphere is something akin to public opinion, accessible to all citizens. Individuals become part of the public sphere by forming public bodies. Creating public bodies means establishing areas where individuals can gather, organize, express, and publish their thoughts without restrictions on matters of public interest. Habermas outlines the transformation of the public sphere, from its emergence in the early stages of modernity to its eventual decline in later periods. Fourth, the emergence of a legitimacy crisis, which is at the heart of Habermas's political sociology and historical materialism, must be explored and reconsidered. A legitimacy crisis refers to the tension that pushes governments toward instability and potential anarchy. This crisis arises in capitalist societies when a large segment of the population becomes unsure of the rationality underlying the existing system, thus undermining its legitimacy. Fifth, technology and science as ideologies and the future of human nature and the liberatory potential of technology, which suggests that technology ultimately leads to the instrumentalization of humans. Habermas explores how, similar to instrumental reasoning, technology is also instrumentalized to serve the mechanisms of system domination. Humans in the future will be highly dependent on technology under certain conditions, but the legitimacy of technology can only be evaluated

based on its contribution to improving human health and extending life expectancy (Akçelik & Ustun, 2025).

Human Problems and Needs and Economic Transactions

The development of financial technology has brought significant changes in the way people meet their needs and conduct economic transactions. In this context, the use of Buy Now Pay Later (PayLater) services not only represents easier access to credit but also reflects a shift in the construction of needs and the rationality of people's consumption. Referring to Jürgen Habermas's thinking, economic action is ideally based on communicative rationality, namely decisions made consciously, reflectively, and oriented towards real needs. However, in practice, the digital economic system actually encourages the creation of pseudo-needs through various mechanisms such as promotions, algorithms, and the convenience of instant transactions.

PayLater allows individuals to consume goods and services without having direct financial capacity, thus encouraging consumptive behavior and impulsive buying. Initially non-urgent needs become seemingly urgent due to the influence of digital systems that continuously shape consumer preferences. Research shows that the use of PayLater services is correlated with increased consumer behavior and low financial control, especially among the younger generation (Nugroho & Putri, 2021). Furthermore, easy access to digital credit also contributes to the formation of instant consumption patterns that ignore long-term consequences (Hidayat et al., 2023).

From Habermas' perspective, this phenomenon demonstrates the dominance of the economic system over the lifeworld, where individual decisions are no longer fully autonomous but instead influenced by technological structures and market logic. Digital platforms utilize data and algorithms to personalize offerings, indirectly directing users' consumption behavior. As a result, communicative rationality is weakened and replaced by instrumental rationality, which is more oriented towards efficiency and instant gratification.

Therefore, strengthening critical awareness and financial literacy is necessary to enable individuals to rationally control their consumption behavior. Several studies confirm that good financial literacy can help individuals make wiser economic decisions and avoid the trap of debt-driven consumption (Wahyuni & Lestari, 2022). Therefore, PayLater technology should not become a tool that dominates human values, but should remain within the control of ethics, rationality, and actual needs.

Paylater Transactions: Between Rationality and Need

The use of PayLater has now become an element in digital life, where small debts are considered trivial, common, and even profitable. This condition has created a shopping culture that is oriented towards installments, where the decision to buy is often not related to actual financial ability, but rather to how much credit limit is available. PayLater functions as a digital wallet that facilitates non-cash transactions and is increasingly popular in today's digital landscape. By functioning as a server-based e-wallet, this platform provides users with easy access to electronic funds directly through their smartphones (Fitriyani et al., 2022).

The platform appears to particularly influence the purchasing behavior of students, who represent a significant demographic, by offering easy access to a variety of promotions and offers. Research has found that college students allocate 37.7% of their budget to travel, 23.3% to food and beverages, and 21.1% to branded products, illustrating a tendency to spend lavishly on wants rather than needs (Syifaudin, 2024). This purchasing behavior is believed to be influenced by high-impact online promotions that connect well with the public audience, leading to a tendency towards impulsive purchasing.

In addition, recent studies highlight that the development of financial technology, including PayLater services, has significantly reshaped consumer perceptions of needs and financial decision-making. According to Chen & Lin, (2022), the ease of deferred payment systems encourages impulsive buying behavior and increases consumptive tendencies, particularly among young consumers. This indicates that consumption decisions are increasingly driven by convenience and psychological factors rather than actual needs.

From a theoretical perspective, this phenomenon can be analyzed using the framework of Jürgen Habermas, particularly the concept of communicative rationality. Ideally, individuals make consumption decisions based on rational consideration and real needs. However, in the context of digital capitalism, this rationality tends to shift toward instrumental rationality, where efficiency, instant gratification, and system-driven logic dominate decision-making processes.

Furthermore, PayLater services contribute to the construction of pseudo-needs, where individuals perceive non-essential goods as necessities due to continuous exposure to digital promotions and algorithm-driven marketing. Research by Hidayat et al. (2023) shows that digital platforms play a significant role in shaping consumer preferences through personalized advertising, which ultimately reduces critical awareness in consumption behavior.

Consumer culture in the digital era is growing rapidly due to capitalism's strategy of creating false needs, with the perception that consumption is related to happiness and identity. Digital technology facilitates access to products through social media and targeted marketing,

encouraging individuals to shop based on emotional impulses and social pressures, rather than real needs. The impacts include financial problems such as debt, psychological stress, and social inequality, resulting in a more individualistic society. In addition, increased excessive consumption becomes an environmental challenge through resource exploitation and ecosystem damage (Faiza et al., n.d.).

Consumptive behavior refers to the act of purchasing goods or services that occurs irrationally and is often triggered by product information that spreads through social media. Students, who are a generation familiar with technology, are susceptible to being influenced by digital advertising that tends to encourage spending beyond their basic needs. Although technological advances such as the PayLater feature make the transaction process easier, there is a risk of uncontrolled waste, mainly due to a lack of knowledge about financial management. This reflects the importance of paying attention to the influence of lifestyle and the ease of digital payment systems on people's shopping behavior, especially students.

Previous research has shown that a consumption-centric lifestyle, which prioritizes wants over needs, plays a major role in people's shopping behavior. PayLater facilitates this more streamlined lifestyle by removing barriers to direct payments (Syifaudin, 2024). This finding is consistent with consumer behavior theory which suggests that personal factors such as lifestyle choices and access to financial technology increase the likelihood of impulsive buying. Where the habit of shopping by delaying payment often makes people unaware of how much money they have actually spent. This can result in spending becoming uncontrolled and often not in line with existing financial conditions.

This situation becomes very risky if allowed to continue because it can damage a person's financial stability in the long term. Instead of helping, these health gadgets with digital credit can ultimately trap individuals in consumer debt, namely debt that is utilized not for urgent needs or productivity, but to fulfill lifestyle or spontaneous desires. In other words, although a system like PayLater provides flexibility in transactions, if not used wisely, it can have a much greater negative impact than its benefits, especially for the younger generation who are not yet fully mature in managing personal finances (Parameswari & Ginny, 2022).

Habermas's Theory of Communicative Action is rooted in critical thinking that emphasizes the importance of communication in building social consensus. Habermas's proposal is that effective communication must be based on norms of rationality, where the arguments put forward can be tested and considered by all parties involved (Rizqian, 2023).

Through rational communicative action, individuals can reach better consensus, which in turn can strengthen social cohesion.

In the ideal view, consumers are often viewed as rational individuals who are able to make wise decisions based on factors such as financial ability, price comparison, importance of needs, and consideration of long-term benefits. However, the reality in today's digital era shows that this view is not entirely accurate. Along with the increasing use of e-commerce platforms and social media, consumer behavior is often influenced by systems specifically designed to influence and shape their decisions. Various strategies such as instant discount promotions, automatic notifications, personalization algorithms, and psychologically attractive visual displays work in a planned manner to attract attention and arouse desire. As a result, the decision to make a purchase is often not based on true needs or rational considerations, but rather on the urges created by the system.

The rationality that emerges in this situation is not a genuine rationality obtained through full awareness and communication reflection, but rather a product of the system logic that is repeated by digital technology (Paywala et al., 2022). Consumers today are less likely to engage deeply with themselves or their social environment when determining what they really need. Instead, they tend to take actions that follow the dictates of the system, often without really realizing it. So, even though these decisions may seem measured on the surface, such as shopping when there is a promo or choosing an installment alternative that is believed to be lighter, they are actually the result of external influences that have a strong impact and often attempt to manipulate.

The impact of the PayLater feature in the digital era is not limited to the technical aspects of paying for goods in installments (Novarianty & Hidayat, n.d.). In depth, this feature has also overhauled the structure of consciousness, the way individuals make decisions, and even changed the trajectory of a person's life. This feature is perched among details that seem functional such as the convenience of pay later options or various attractive promos but in reality, it really has an impact on the value system held by its users.

Life values that were previously based on simplicity, fulfilling real needs, and financial prudence, are slowly shifting towards new values created by market logic such as speed, style angles, image efforts, and the notion of real affordability. Likewise, individual identity is no longer formed through real social interactions or contributions to society, but is determined by what consumption footprints one has, how one appears on social media, and how far one is able to "follow trends," even if it means using an installment payment system.

Consumption is increasingly driven by symbolic and expressive values, where individuals consume goods not merely to fulfill functional needs but to represent lifestyle and social status (Rahman & Yusuf, 2021). indicate that the development of the digital economy has intensified the commodification of everyday life, where market logic subtly shapes individual preferences and decision-making processes (Prasetyo, 2022). This condition reinforces the argument that consumption decisions are no longer fully rooted in reflective rationality but are increasingly influenced by external systems.

Empirical evidence also demonstrates that deferred payment systems such as PayLater encourage impulsive purchasing behavior and reduce consumers' ability to critically evaluate their financial capacity, thereby increasing the potential for financial vulnerability (Schomburgk & Hoffmann, 2023). This reinforces the view that technological convenience often operates alongside subtle forms of control that shape consumption behavior beyond individuals' full awareness.

Habermas's thoughts on the colonization of the living world are evident here. The system that should be a tool to support life instead takes over private spaces where humans should be able to dialogue with the depths of their own minds. Decisions that should be taken with reflection are now replaced by momentary impulses determined by algorithms (Muttaqien & Ramdan, 2023). In this case, PayLater is not just a payment method, but also becomes part of a system that reduces consumer awareness, creating an automatic response to market stimuli.

Furthermore, the world of life that should be an arena for humans to build collective meaning, has now transformed into a place of individualistic consumption with a tendency towards symbolic competition. The definition of "success" or "happiness" has begun to shift, from deep things and healthy relationships, to how many things we can buy or show off. In this context, society has begun to lose its critical ability to absorb the meaning behind their actions. When everything is proclaimed by a system that says that buying is a form of existence, paying in installments shows a capable soul, and shopping signifies happiness, the individual's ability to break away from this systemic mindset becomes very narrow. This is the clearest manifestation of how the world of life has been "colored" by a system where consumers feel that the path, they take is their choice, when in fact they are following a path that has been carefully arranged and formed by the digital market.

Recent studies in Islamic economics suggest that deferred payment transactions such as PayLater may be considered permissible, provided they adhere to the principles of transparency, mutual consent, and the absence of elements such as *gharar* (uncertainty) and *riba*

(usury). Installment-based payment systems in digital transactions are permissible as long as the price, payment scheme, and contractual agreement are clearly established from the outset (Prastiwi & Fitria, 2021). This suggests that, while PayLater may be legally justifiable in Islamic economics, its practical implementation still requires careful ethical consideration to ensure that consumption remains based on genuine needs and does not encourage excessive or uncontrolled financial behavior.

The increasingly popular PayLater feature raises questions about the perspective of Islamic Economics regarding the method of buying and selling where consumers have received goods, with the obligation to make payment at a scheduled time in the future. As explained by Ustadz Ammi Nur Baits on the "Sharia Consultation" page, this transaction model is known as *istijrar*, which means paying for goods in installments until the last balance is used up until the payment period is complete. This term is recognized in the Hanafi and Syafi'i schools of thought, while in the Maliki school of thought, a similar term is referred to as '*bai' ahli Medina*'. Scholars generally agree that transactions are halal in this context, as long as the price of the goods has been determined from the start. However, there are differences of opinion when the price of the goods is only known when the payment is made.

The PayLater payment feature is "buy now, pay later," which allows customers to pick up goods from the seller and pay for them later, according to an agreed time period. This practice, known as *Istijrar*, has raised various opinions among Islamic scholars, especially if the buyer does not know the price at the time of purchase. Many scholars state that such a practice is not permissible unless the market price has been determined in advance. However, the accepted view in Islamic finance arises as long as certain criteria are met. Although PayLater offers convenience to buyers, it also has possible risks, such as encouraging excessive spending and increasing debt obligations, therefore it requires wise use.

CONCLUSION

The PayLater feature has reshaped consumption patterns, particularly among younger generations, by promoting convenience while encouraging impulsive, desire-driven spending and normalizing installment-based lifestyles. Influenced by digital technology, aggressive marketing, and personalization algorithms, consumers often neglect financial awareness, leading to potential psychological pressure and financial risk. From the perspective of Habermas's communicative action theory, this reflects the colonization of the lifeworld, where market systems override rational reflection and redefine identity, happiness, and success through consumption. Although permissible in Islamic law under certain conditions, its use still

requires price transparency and caution to avoid harmful debt. Therefore, strong financial literacy and critical awareness are essential so that PayLater remains a controlled financial tool aligned with ethical values and real needs.

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