
Reconstructing Islamic Law on the Buy Now Pay Later (BNPL) Scheme in the Context of the Sustainable Development Goals (SDGs)

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Received April 15, 2025; Revised July 21, 2025; Accepted August 12, 2025

Abstract

Objective: This study aims to reconstruct the Buy Now Pay Later (BNPL) scheme from the perspective of Islamic law by integrating the principles of *maqāṣid al-sharī'ah* and the Sustainable Development Goals (SDGs). The main focus of the research is to offer an alternative BNPL scheme that is not only by sharia principles, but also supports social justice and economic sustainability. **Theoretical framework:** This research is based on the principles of *maqāṣid al-sharī'ah* (protection of property, intellect, and justice) associated with the SDGs, especially SDG 1, SDG 8, and SDG 12. **Literature review:** The literature review covers classical and contemporary Islamic legal literature, *murābahah* contracts, and BNPL practices in Indonesian fintech. It was found that there is a lack of integration between sharia principles and sustainability aspects in the digital BNPL scheme. **Methods:** Using a normative qualitative approach through the study of Islamic legal literature and secondary data on BNPL practice, to formulate an alternative sharia model based on the *murābahah bi al-taqṣīṭ* contract. **Results:** The study found that conventional BNPL schemes contain elements of *riba*, *gharar*, and contract ambiguity, which can be detrimental to consumers, especially vulnerable groups. As a solution, a BNPL model based on the *murābahah* contract is offered that meets sharia principles and supports the principles of social justice and economic sustainability. **Implications:** This research promotes the establishment of a fair Islamic digital financial system, protects consumers, and supports sustainable development goals. **Novelty:** The novelty lies in the proposed integrative framework between Islamic law and the SDGs in responding to the challenges of BNPL services in the fintech era.

Keywords: buy now pay later, islamic law, *maqāṣid al-sharī'ah*, sdgs, fintech.

INTRODUCTION

The development of digital technology has brought major changes in the global financial system, including in Indonesia. One form of financial technology innovation (fintech) that is currently popular among the public is the Buy Now Pay Later (BNPL). BNPL allows consumers to buy goods or services now and pay for them in the future, either in installments or deferred payments. Flexibility and ease

of transactions are the main attraction of this scheme, especially in the face of the era of fast consumption and digital lifestyle [1].

BNPL is considered a form of inclusive financial service because it provides access to financing to consumers who may not have access to credit cards or bank loan facilities. Behind these conveniences, BNPL schemes also have serious challenges, especially when viewed from the aspects of financial ethics, consumer protection, and their potential impact on individual economic stability. There are not a few cases where BNPL users are trapped in impulsive consumption patterns and are in debt due to a lack of understanding of the consequences of the scheme [2].

From the perspective of Islamic law, financial transactions must be free from elements of usury, Gharar, and Dharar, as well as prioritizing the principles of justice and transparency. BNPL schemes often contain potential breaches of these principles, especially if they contain additional fees that are not agreed upfront, interest late penalties, or contracts that are unclear to the parties. Therefore, an in-depth study of the BNPL scheme from the perspective of muamalah fiqh is needed to assess its suitability and the limits of its use [3].

It is not enough to just assess the legal status of BNPL in the framework of classical fiqh; it is necessary to take an approach to the reconstruction of Islamic law. This reconstruction aims to develop an understanding of Islamic law that is responsive to contemporary socio-economic realities, including the dynamics of fintech. By adhering to the principles of sharia maqashid, this reconstruction is expected to be able to present legal solutions that are not only halal but also provide broad benefits [4].

On the other hand, the global world is currently leading to the achievement of Sustainable Development Goals (SDGs) launched by the United Nations. The SDGs consist of 17 goals that cover economic, social, and environmental aspects, with the ultimate goal of creating a more just, prosperous, and sustainable world. One of the key goals of the SDGs is to create an inclusive and equitable financial system, as well as to encourage responsible consumption. BNPL schemes, if not regulated wisely, can be counterproductive to the spirit of the SDGs. Excessive consumption, accumulated debt, and weak consumer protection are some of the negative impacts that can hinder the achievement of the SDGs, especially the 1st (No Poverty), 8th (Decent Work and Economic Growth), and 12th (Responsible Consumption and Production) goals. Therefore, efforts are needed to integrate Islamic values in responding to this scheme to ensure that the digital financial system remains based on ethics and justice [5].

Islamic law not only functions as a ritual norm but also as a value system that governs the social and economic life of the ummah. Therefore, the contribution of Islamic law in facing modern challenges such as BNPL is important, not only to provide certainty of Sharia law, but also as a form of active participation in building a fair and sustainable financial system. This strengthens the relevance of this study in aligning Islamic values with the needs of the times. This study is also relevant amid the increasing interest of the Muslim community in Islamic financial products. Muslim consumers are now more critical of the halalness of the products and services they use, including the use of BNPL. Unfortunately, there have not been many academic studies that comprehensively review the BNPL scheme from the perspective of Islamic law that also considers the dimension of sustainable development. This is the scientific gap that this research is trying to fill [6].

Through this study, the author seeks to explore how the reconstruction of Islamic law can be carried out on the BNPL scheme while maintaining sharia principles and in line with the SDGs agenda. This research not only departs from the desire to assess the halal-haram practice of BNPL, but furthermore, aims to build an Islamic

legal framework that can provide direction for healthy and effective digital finance practices. Thus, this research is important to make a scientific contribution in the field of contemporary Islamic law, especially in the realm of muamalah and sharia economics. In addition, this research is also expected to be a reference for policymakers, sharia fintech industry players, and the wider community in understanding and developing BNPL schemes that are not only sharia-compliant but also support the achievement of sustainable development [7].

The findings of this research have important implications for the development of ethical, sustainable, and sharia-compliant digital financial systems. From a policy standpoint, integrating *maqāṣid al-sharīʿah* with the Sustainable Development Goals (SDGs) in BNPL regulation can strengthen consumer protection mechanisms, reduce exploitative financial practices, and promote responsible consumption. This approach ensures that BNPL schemes do not contribute to over-indebtedness or impulsive spending, which could undermine financial stability and social welfare [8]. For the Islamic finance industry, the reconstructed BNPL model based on *murābahah bi al-taqṣīt* offers a viable alternative to interest-based consumer credit, providing a competitive and ethically grounded option in the fintech market. This model not only safeguards sharia compliance but also aligns with SDG 1 (No Poverty), SDG 8 (Decent Work and Economic Growth), and SDG 12 (Responsible Consumption and Production). At the academic level, the research contributes to contemporary Islamic legal discourse by bridging traditional jurisprudence with modern economic realities, thus offering a framework adaptable to other emerging fintech innovations [9], [10].

The novelty of this study lies in its integrative reconstruction of Islamic law for the BNPL scheme by explicitly linking *maqāṣid al-sharīʿah* with the SDGs. While previous research on BNPL has typically focused either on its sharia compliance or on its economic impact, this study combines both dimensions into a single analytical framework. It moves beyond a binary *halal-haram* assessment to propose a comprehensive legal and operational model that addresses the ethical, social, and environmental aspects of digital consumer finance. The proposed *murābahah*-based BNPL framework is not only free from *riba*, *gharar*, and *dharar*, but is also designed to foster financial inclusion, encourage prudent spending, and support sustainable economic growth. Furthermore, this study applies a normative qualitative approach enriched by contemporary fintech data, ensuring both doctrinal depth and practical relevance. This dual focus positions the research as a pioneering contribution to the field of Islamic economic law, offering insights that are actionable for regulators, fintech practitioners, and scholars alike, and establishing a benchmark for future studies on the intersection of Islamic law and sustainable development in digital finance [11], [12].

LITERATURE REVIEW

Buy Now Pay Later (BNPL) Scheme in the Digital Financial System

Buy Now Pay Later (BNPL) is a payment system innovation in the fintech industry that is designed to provide flexibility for consumers to make transactions without paying directly. This model is technically a form of short-term financing, which allows consumers to pay later with or without interest. BNPL is growing rapidly in the digital economy because it is considered an inclusive, fast, and accessible solution, especially for the younger generation or groups who do not yet have credit card access. Platforms such as Klarna, Afterpay, and local BNPL services in Indonesia, such as Kredivo and Akulaku, are concrete examples of the popularity of these services. This model offers high flexibility, but it also holds structural risks to the financial stability of individuals [13], [14].

Several studies highlight that although BNPL increases people's purchasing power, there are negative consequences that cannot be ignored. According to Mohammad Rosyada, many consumers do not realize that BNPL is a form of debt, not just a payment delay. This has increased excessive household debt and defaults, especially among young people [15]. Research by Ade Darajat Martadikusuma added that low levels of financial literacy exacerbate consumers' vulnerability to debt traps. The absence of strict regulations and lack of transparency is also an important highlight in the development of BNPL in developing countries [16].

In Indonesia, BNPL schemes experienced significant growth during the COVID-19 pandemic due to the high demand for consumption and changes in online shopping behavior. However, such improvements are not always accompanied by adequate consumer protections [17]. The Financial Services Authority (OJK) noted a surge in complaints related to hidden interest, late penalties, and unethical access to personal data by BNPL service providers [18]. In this case, the legal and ethical aspects are very important to study, to ensure that BNPL services do not cause greater harm than the benefits.

Furthermore, the challenges that arise from BNPL are not only technical or administrative, but also concern the values of fairness in financial transactions. The inequality of information between service providers and consumers, the unclear contracts, and additional costs that are not communicated transparently give rise to elements of *Gharar* and potential exploitation [19]. Therefore, a legal approach is needed that is not only regulative-formal, but also substantive, ethical, and value-based. This is where the contribution of Islamic law, which is rich in moral principles and orientation to social justice, is important.

BNPL, as a form of contemporary financial innovation, should be developed with the principles of social responsibility and sustainability. Without strong supervision and regulation, these schemes can turn into capitalistic instruments that exploit low-income consumers. Therefore, before BNPL is widely adopted in the Islamic financial system, it is necessary to conduct an in-depth analysis of the form of contract used, the clarity of terms and conditions, and its impact on consumers. This is an important space for the role of Islamic law in directing the digital financial model to remain based on the value of benefit and justice [20], [21].

Islamic Law and Fiqh Muamalah Reconstruction on the BNPL Scheme

Islamic law has a flexible muamalah system that is adaptive to the changing times. In the context of contemporary finance, Islamic law not only assesses the form of transactions based on the literalism of the text, but also considers the values of sharia maqashid, which include the protection of religion, soul, intellect, descent, and property [22]. BNPL schemes as a modern economic product need to be examined based on these principles. When a financial system has the potential to harm individual property and intellect due to excessive consumption or accumulated debt, then it can be contrary to maqashid.

One of the main problems in the BNPL scheme, according to Islamic law, is the existence of elements of *riba* and *gharar*. Some BNPL platforms set additional fees or late penalties that can be categorized as *riba* if they are not by Sharia provisions. In addition, the contracts used are often not transparent, even be confusing for consumers. This violates the principle of *Al-Ridha bi al-Aqd* (voluntariness in the contract) and causes injustice. Therefore, contemporary scholars encourage the *ijtihadi* approach to examine new forms of transactions in the spirit of *maslahat* and justice [23].

The reconstruction of muamalah fiqh is needed in responding to the dynamics of digital finance, such as BNPL. Reconstruction does not mean changing the sharia,

but adjusting the interpretation method to remain contextual and answer the current reality. Approach *Maqashidiyah* and *Manhaji* is a solution in building an Islamic legal framework that is not only responsive, but also relevant to the needs of the times. New fatwas that formulate BNPL based on sharia contracts such as *murabahah*, *ijarah*, or *kafalah* need to be supported by empirical data and multidisciplinary studies so that they are not purely textualistic [24].

In the discourse of contemporary fiqh, some academics such as Jasser Auda and Abdullah bin Bayyah propose that Islamic law be approached with a systemic and integrative approach, including considering the social and psychological dimensions in transactions. Concept *Fiqh al-Waqi'* (reality fiqh) is an important approach in bridging the gap between classical fiqh theory and modern financial practice [25]. In the context of BNPL, this approach can be used to develop an alternative legal framework that is not only legal in terms of fiqh but also safe and socially just.

Thus, the reconstruction of Islamic law on BNPL needs to be carried out with the principle of *I'tibar al-Ma'al* (considering the consequences), *Raf' al-Haraj* (eliminating difficulties), and *Taysir* (convenience). This approach should result in legal guidance that not only legalizes or prohibits, but also encourages ethical, educational, and responsible financial practices. The role of academics and fatwa authorities is very important in overseeing this legal reconstruction to be by sharia principles and development needs [26], [27].

Sustainable Development Goals (SDGs) and Ethics-Based Finance

The Sustainable Development Goals (SDGs) are a global commitment to create a just, peaceful, and prosperous future for all mankind [28]. In the 17 goals formulated by the United Nations, financial, consumption, and social justice aspects are the main focus. SDG 1 aims to eradicate poverty, SDG 8 emphasizes decent work and economic growth, and SDG 12 calls for responsible consumption and production [29]. BNPL schemes, as a consumptive financing system, need to be examined for their contribution to the achievement or inhibition of these goals [30].

In the context of the SDGs, the financial system must be able to create Financial Inclusion, not deepen inequality. Uncontrolled BNPL can push vulnerable groups into debt traps, which goes against the principles of sustainable finance. Conversely, if developed ethically, BNPL has the potential to support poor people's access to basic needs, provided that the mechanism is transparent and does not create a long-term burden. Thus, the involvement of religious values in financial design becomes very relevant [31].

Islamic finance has great potential in supporting the SDGs agenda because it emphasizes the principles of justice, equitable distribution of wealth, and prohibition of exploitation [32]. The UNDP report states that Islamic finance contributes to microfinance, social development, and the protection of the poor. Therefore, the reconstruction of Islamic law on the BNPL system must be directed to strengthen the role of Islam in supporting the SDGs, not only at the theoretical level, but also in policy and regulatory practice [33].

Sharia-based BNPL can be an ideal model to support sustainable finance if it is designed based on principles of *ADL (Justice)* and *Maslahah (Public Utility)*. Transactions must be clear, free from usury, and not cause consumptive dependence. The government, regulators, and sharia industry players need to collaborate so that the BNPL scheme is not just a means of consumption but also a tool for economic empowerment by Islamic values and the SDGs. Finally, integration between Islamic law, fintech, and SDGs is inevitable in facing the digital financial era. BNPL is just one of many financial models that are evolving, but they are becoming important as they pertain to the lifestyle and economic behavior of modern society. Therefore,

the research and reconstruction of Islamic law on this scheme is an important contribution to the development of an inclusive and equitable ethical financial system on a local and global scale [34].

METHODOLOGY

This study uses the Normative qualitative method by type of Literature Research. This approach was chosen because the main focus of the research was to analyze the Buy Now Pay Later (BNPL) scheme from the perspective of Islamic law and examine its relationship with the values of the Sustainable Development Goals (SDGs). Normative research emphasizes the study of legal documents, fatwas, fiqh texts, and related regulations, which are then critically analyzed to carry out a contextual reconstruction of Islamic law. The purpose of this method is to understand the basic principles of sharia and their relevance to contemporary financial practices [35].

The main data sources used in this study are Secondary data, in the form of primary and secondary literature. Primary literature includes classical and contemporary books on muamalah fiqh, as well as fatwas from authoritative institutions such as the Indonesian Ulema Council (MUI), the National Sharia Council (DSN), and international fatwas such as those from AAOIFI. The secondary literature includes scientific books, national and international journal articles, research reports, as well as documents from international organizations such as UNDP and the World Bank related to the SDGs and fintech. Literature search was conducted systematically to gain a comprehensive understanding of BNPL practices and the values promoted by Islamic law and SDGs [36].

The data analysis techniques used are Content Analysis and Conceptual Analysis. Content analysis is carried out on documents and texts related to the practice of BNPL and sharia regulations to assess their conformity with the principles of Islamic law. Meanwhile, conceptual analysis is used to reconstruct Islamic law's understanding of modern digital financial practices to align with the Sustainable Development Goals. Data were analyzed inductively and deductively to find common ground between Islamic law, digital finance practices, and the global agenda of the SDGs [36].

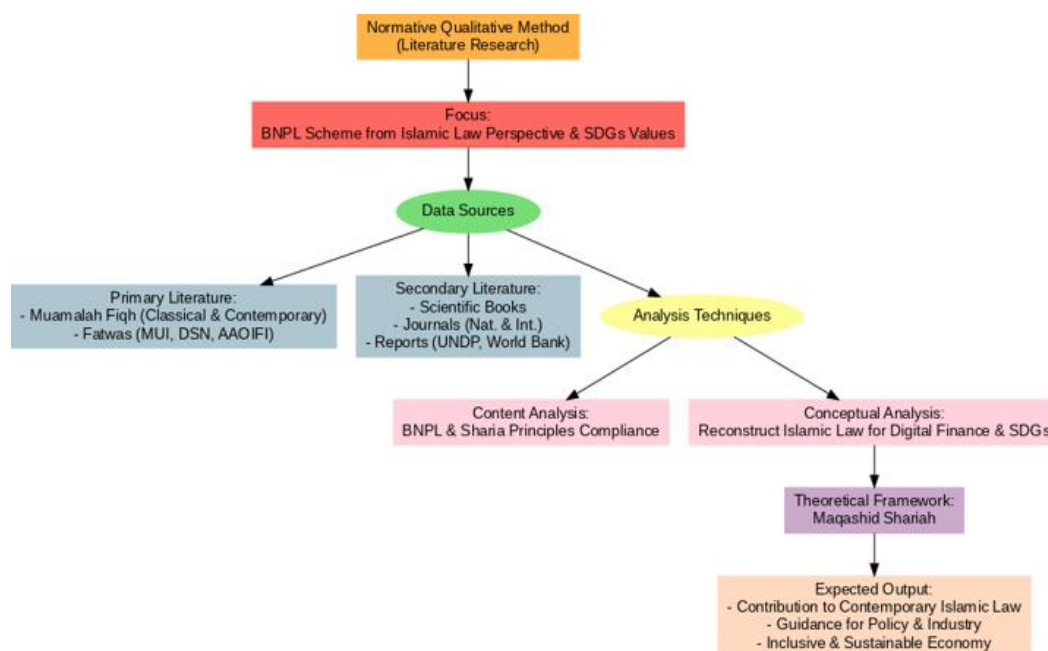


Figure 1. Research Methodology

In the process of analysis, the sharia maqashid approach is used as the main theoretical framework. This framework allows the author to examine the practice of BNPL not only in terms of formal legality, but also in terms of its benefits and impact on the socio-economic life of the people. The analysis was carried out by identifying the elements of *riba*, *gharar*, *dharar*, and justice in the BNPL scheme, then assessing the extent to which the BNPL model can be developed within the framework of Islamic law that supports the principles of sustainability and social justice as mandated in the SDGs.

The results of this study are expected to make a theoretical contribution to the development of contemporary Islamic law, especially in the field of muamalah and Sharia fintech. In addition, this research is also expected to be a foundation for regulators, industry players, and academics in designing sharia-compliant BNPL policies and products while supporting the achievement of the SDGs. With this method, the research not only produces legal analysis but also a constructive offer for the development of an inclusive, equitable, and sustainable Islamic economy [36].

RESULTS AND DISCUSSION

This study aims to evaluate the Buy Now Pay Later (BNPL) scheme from the perspective of Islamic law and the Sustainable Development Goals (SDGs). Through a normative qualitative approach that relies on the analysis of the literature, classical and contemporary Islamic legal literature, as well as a study of BNPL practices in Indonesia, it was found that there are various forms of incompatibility between the implementation of conventional BNPL with the principles of *maqāṣid al-sharī'ah* and the values of sustainability as reflected in the SDGs goals. This shows the urgency to reconstruct Islamic law in the face of the phenomenon of financial digitalization that is growing rapidly [37].

The BNPL scheme itself is a digital financial innovation that provides instant purchase facilities with deferred payments. In practice, BNPL providers charge additional fees in the form of interest, late fees, or hidden administrative fees. When viewed from the perspective of Islamic law, the practice has the potential to contain elements of *riba* (an additional that is forbidden), *gharar* (ambiguity in the contract), and injustice. This is reinforced by the finding that the contracts used are often not explicitly stated, thus creating legal uncertainty in the transaction. In *fiqh muamalah*, the clarity of the contract is an essential principle. Each transaction must be based on an agreement that is consciously agreed upon by both parties without any element of fraud, coercion, or ignorance. If the BNPL contract is unclear, both in terms of the role of the service provider, price details, and the consequences of delays, then the transaction has the potential to be void (legally defective) or even void (null and void). Therefore, the reconstruction of the contract carried out in the BNPL scheme is an urgent matter to remain by the provisions of *fiqh* and to avoid the *ummah* from *haram muamalah* [37].

From a consumer protection perspective, this study reveals that BNPL schemes are very vulnerable to harming low-income people or those who have low financial literacy. The younger generation, who are the dominant users of BNPL, are often attracted to easy access and cashback or discount promotions, without understanding the cost structure and risk of late payments. This causes consumers to be trapped in a consumptive debt cycle. From the perspective of *maqāṣid al-sharī'ah*, this is contrary to the purpose of safeguarding wealth (*ḥifẓ al-māl*) and reason (*ḥifẓ al-'aql*), as it causes financial losses and psychological distress [38], [39]. To illustrate more clearly how conventional BNPL schemes violate sharia principles, the following Table 1 is presented:

Table 1. Identification of Sharia Violation Elements in Conventional BNPL Schemes

Sharia Elements	Conventional BNPL	Assessment of Islamic Fiqh
Usury	Available (surcharges and late fines)	Riba is prohibited, unless the fine is diverted for social
Gharar	There are (non-explicit contracts, hidden risks)	Gharar is haram if it is in a buying and selling transaction
Clarity of the Agreement	Not explicit, not transparent	A contract must be clear, free of hidden conditions
Transaction Fairness	Tends to be detrimental to consumers	Islam obliges justice and pleasure for both parties

Another problem that arises from the practice of conventional BNPL is the blurring of the legal role of the service provider. In many cases, BNPL providers do not explicitly act as sellers, lenders, or third-party parties bridging transactions. This makes it difficult for consumers to understand who is responsible for the transaction. The absence of clarity in this role results in the transaction becoming ambiguous, both in terms of rights and obligations and in terms of the validity of the contract in Islamic law. Deeper, when studied from *maqāṣid al-sharī'ah*, conventional BNPL does not reflect the five main principles: safeguarding religion, soul, intellect, property, and heredity. Financial practices like this open up space for social damage such as inequality, financial stress, and consumptive lifestyles. Therefore, the reconstruction of the BNPL scheme by sharia principles is not only aimed at legalising, but also to create benefits and avoid mafsadah in people's lives [40].

The alternative offered in this study is to use the *murābaḥah bi al-taqṣīt* contract, which is buying and selling with an agreed profit margin from the beginning, and payment is made in instalments. This contract is valid as long as there are no late fines or penalties of a commercial nature. Transparency of the cost of goods, margin, and repayment period is the main feature of this scheme. Thus, the principles of justice, openness, and willingness can be fulfilled, and avoid the emergence of *riba* and *gharar*. The sharia version of BNPL, designed based on the above principles, has the potential to become an ethical, responsible, and sustainable financing instrument. This system can play a role in reducing social inequality and helping vulnerable groups gain access to financing without having to bear the burden of interest or exploitative penalties. In the context of the Sustainable Development Goals, this is in line with SDG 1 on poverty alleviation, SDG 8 on decent work and economic growth, and SDG 12 on responsible consumption [41], [42].

An integrative approach between *maqāṣid al-sharī'ah* and the SDGs can provide comprehensive solutions to ethical and social challenges in the fintech industry. Islam views finance not only as a commercial tool but as a means to social justice and the welfare of the *ummah*. Therefore, every financial technology innovation must be evaluated not only in terms of its efficiency and accessibility, but also in terms of *halal*, justice, and its impact on the wider community [43]. As an illustration of the synergistic relationship between sharia principles and the goals of the SDGs, the following Table 2 is presented, which represents the integration between the two:

Table 2. Conformity of Sharia Principles with the Goals of the SDGs in the Context of BNPL Reconstruction

Sharia Principles (Maqāṣid al-Sharī'ah)	Related SDGs Goals	Suitability and Implications
Hifz al-Mal (Protection of property)	SDG 1: No Poverty; SDG 10: Inequality	Avoid exploitative debt practices; Provide financial protection for low-income consumers.
Hifz al-'Aql (Protection of the intellect)	SDG 4: Education; SDG 12: Smart Consumption	Encouraging Islamic financial literacy education, avoiding impulsive consumption, and making poor financial decisions
Hifz al-Nafs (Protection of the soul)	SDG 3: Health & Wellbeing	Avoid financial stress due to accumulated debt; support healthy household finances.
Al-'Adl (Justice)	SDG 8: Inclusive Economic Growth	Achieving economic justice and balancing power between service providers and consumers
Al-Darurah wa al-Maslahah	SDG 12: Responsible Production & Consumption	Directing financing to priority needs, not to consumptive lifestyles or non-urgent products

These findings show that Islamic law through maqāṣid al-sharī'ah is not only relevant to contemporary issues but is also able to provide answers to global challenges such as inclusive finance, consumer protection, and economic sustainability. The reconstruction of BNPL with this perspective does not contradict modernity, but rather strengthens the humanistic and ethical direction of financial technology. Thus, it can be concluded that the reconstruction of Islamic law on BNPL is not only a sharia solution for digital financial products, but also a strategy to build a healthier, fairer, and more aligned digital economy ecosystem with global sustainability goals. This initiative is also in line with the grand vision of Islamic economics in creating an order that balances individual interests and collective interests. More than that, strengthening the sharia BNPL model based on clarity of contracts, fairness, and benefits, provides a new direction for the Muslim fintech industry in creating products that are not only commercially attractive, but also solid in terms of normative and ethical. Therefore, the contribution of this research is not only at the theoretical level, but can also be practically implemented by industry players, regulators, and the global Muslim community.

This study proposes murābahah bi al-taqṣīt as a sharia-compliant BNPL model, emphasizing transparency in cost, margin, and repayment terms. By avoiding interest, penalties, and gharar, it aligns with justice, openness, and mutual consent. Integrating maqāṣid al-sharī'ah with SDGs addresses ethical, social, and economic challenges, ensuring inclusive finance and consumer protection. This approach supports SDG 1, 3, 4, 8, 10, and 12, promoting poverty alleviation, financial literacy, and responsible consumption. Far from opposing modernity, it strengthens the humanistic and ethical dimension of fintech. The reconstructed BNPL framework offers a balanced, sustainable, and normative solution for the global Muslim fintech industry, bridging individual needs and collective welfare.

CONCLUSION

This study concludes that the conventional Buy Now Pay Later (BNPL) scheme has some inconsistencies with the principles of Islamic law, especially in terms of the existence of elements of usury, gharar, and unclear contracts. This raises vulnerability to sharia violations and indicates the need for a comprehensive reconstruction of the form, structure of contracts, and the implementation mechanism of BNPL to be by the principles of justice, clarity, and protection for all parties, especially consumers. The reconstruction of Islamic law on BNPL not only has an impact on the legality aspect of transactions, but also makes an important contribution to the achievement of the Sustainable Development Goals (SDGs). The integration of maqāsid al-sharī'ah with global values shows that there is alignment in building a fair, inclusive, and sustainable financial system. Islamic values such as the protection of property, intellect, soul, and the principles of justice and public welfare can contribute positively to the global development agenda. As an alternative solution, the use of the murābahah bi al-taqṣīt contract in the sharia BNPL scheme is a concrete and ethical option. This model provides price transparency, certainty of repayment periods, and avoidance of commercial penalties, thus protecting consumers from the risk of consumptive debt and exploitative practices. Overall, this study emphasizes the importance of Islamic law reconstruction in forming a digital financial system based on justice, benefits, and sustainability values, as well as encouraging synergy between scholars, academics, regulators, and industry players in its development.

Acknowledgements

The authors sincerely thank Universitas Muhammadiyah Surakarta and Shanto-Mariam University of Creative Technology for their support, guidance, and collaboration in completing this research on reconstructing Islamic law for the BNPL scheme within SDGs.

Author Contribution

All authors contribute equally to the process of compiling and publishing this paper. Each author has read, approved the content of this manuscript, and declares that they have no conflict of interest in the implementation of the research or publication of this work.

Conflicts of Interest

The author declares that there is no conflict of interest related to the research or writing of this article.

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