

Analysis of the Use of Shopee Paylater in E-Commerce on Consumer Finance: An Islamic Economic Perspective

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Published: May, 2025

ABSTRACT

This study aims to determine the impact of PayLater on consumer finance and Islamic economic views on PayLater. Technology and information are developing very quickly, and this aims to make it easier for humans to meet increasingly complex needs. One of them is PayLater, which is used for online transaction payments. However, some things are considered inappropriate behind the convenience offered and can plunge users into debt traps. This study uses a type of qualitative research with a library research approach and is analyzed using content analysis. The result of this study is that PayLater must be balanced with good financial literacy because, in addition to offering convenience, some things can harm its users, such as triggering consumptive behavior and debt entanglement. In Islamic economics, PayLater is not allowed or prohibited because there are indications of *riba* in the fine of 5%, an additional fee of 2.95%, and administrative costs taken from the percentage of the transaction value of 1%.

Kata Kunci: Consumer Behavior; Online Buying and Selling; *Qard Contracts*; *PayLater*; E-commerce.

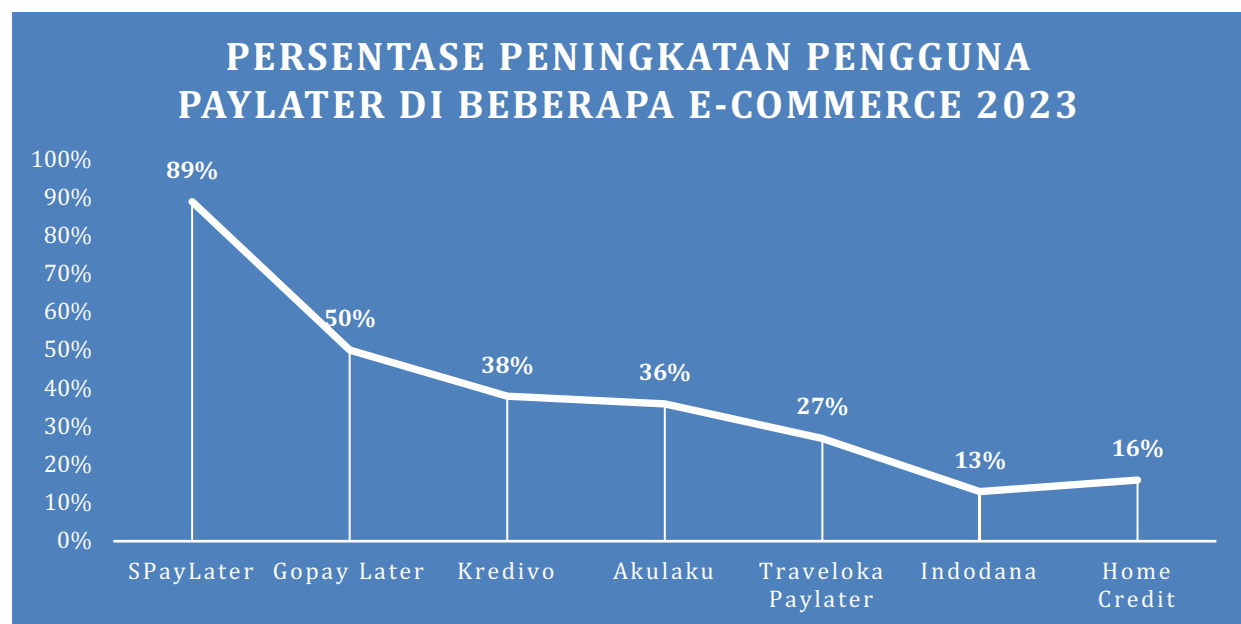
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INTRODUCTION

In line with the rise of globalization and the development of fintech (financial technology), the manual payment system is being developed using digital financial services. Credit facilities in digital economy payments have officially received permission from the Financial Services Authority (OJK). They are considered legal money that can be used for online transactions by the public starting in 2021, known as Fintech Lending or Fintech peer-to-peer Lending. In this system, people do not need a bank account because all transactions are done online. (Permata & Haryanto, 2022)

One innovative result of the development of Fintech Lending is offering a PayLater payment system in e-commerce. (Dharma et al., 2022) Telecommunications companies introduced the new feature, better known as postpaid, for the first time in 2019. (Permata & Haryanto, 2022) With the PayLater feature, consumers can easily get the goods they want with the payment system, with a slogan that reads "Buy now, Pay later." (Syifa & Amsari, 2023)

With the convenience offered, many consumers are interested in using PayLater. This is evidenced by the percentage of PayLater users, around 56% of e-commerce consumers in Indonesia have used the feature for more than a year. (Muhamad,2023) In addition, according to data taken from finansial.bisnis.com, there has been an increase in PayLater users in several e-commerce such as Shopee PayLater 89%, goPayLater 50%, kredivo 38%, akulaku 36%, Traveloka PayLater 27%, indodana 13% and home credit 16%. In addition, according to data taken from finansial.bisnis.com, there has been an increase in PayLater users in several e-commerce such as shoppe PayLater 89%, goPayLater 50%, kredivo 38%, akulaku 36%, Traveloka PayLater 27%, indodana 13% and home credit 16%. (Rini, 2023).



Sumber: finansial.bisnis.com

Based on the graph above, Shopee PayLater achieved the highest increase, followed by GopayLater and Kredivo. PayLater, as we know it today, has a credit-like system. (Irwani Saragih et al., 2022) Everyone with specific terms and conditions can purchase a product with payment terminated but without a credit card. (Fajrussalam, Hartiani, Anggraeni, Malida, Merliana, & Laelatul Ropiah, 2022) The target of the PayLater market is young people who are very close to using gadgets in their daily lives, such as in shopping activities. (Syafuddin et al., 2022)

At first glance, this system benefits workers or employees who have yet to receive salaries, and some need demands fulfilled immediately. However, it is different in terms of security, tranquility, and additional fees charged to consumers or PayLater users. In Shopee PayLater, installment fees start when entering the second month, which ranges up to 2.95% for each month. In addition, there is an additional 1% fee for each transaction. (Nur Dianti et al., 2022)

It is different with young people who do not have jobs and have fallen into consumptive behavior. As a result, many young people are entangled in debts of up to tens of millions because they are unable to pay off their bills. (Putri, 2023) Those who have not earned income and dare to take

loans beyond the limit of their ability will be encouraged to carry out a system of digging holes and closing holes, or when the old debt has not been paid off, will add new debt. This is due to online shopping addiction that needs to be balanced with adequate financial literacy. (Maudisha, 2024)

Apart from that, there have been several cases involving SPayLater; one example was experienced by someone who has a Shopee account, @tianypriliyanti from Bekasi, who claimed to have suffered a loss of 3.4 million because his Shopee account was broken into and used the SPayLater payment method in transactions. Even though he did not feel he had given the OTP code to anyone, he uploaded this case to consumer media because the victim felt that Shopee always refused to apply for a refund. (Tiany, 2021)

If viewed through the lens of Islamic law, debts, and receivables are carried out using a *card contract* and have been written in DSN MUI No.4 of 2022 concerning Digital Transactions with the PayLater System. The contract will be valid in these activities if it meets the existing pillars and conditions: *Aqidaini, Ma'qud 'alaih, mandu' al-'aqd* and *shigat*. (Ulum & Asmuni, 2023a) In its implementation, the Qord contract does not allow any additional costs. However, Shopee PayLater still applies an additional fee of 2.95% by adding the interest to the total bill, so the interest is as if it were a transaction fee. (Saputri, 2023) It is supported by Lisna's opinion that PayLater is illegal because of the determination of interest installments and fines for late payment, even though it has an explicit agreement. (Nisa Savila et al., 2024)

Islam has taught its people how to manage and also utilize wealth in a good way. All must follow Sharia principles to achieve benefits. (Dahlan, 1996) In the Qur'an and hadith, it has also been explained how to manage and utilize assets such as determining the priority of needs, adhering to the principles of *halalan tayyiban*, avoiding extravagance and *tabzir*, paying attention to the principle of simplicity, distribution for social interests and also the future. (Asnaini & Aprianto, 2019)

In *muamalah*, everything is permissible until a proposition prohibits it. The PayLater feature is included in the category of loans that come from Shopee for consumers or Shopee customers. The system has no problems at first glance. However, when studied more deeply, there are differences of opinion regarding the instruments applied. According to fiqh muamalah, the loan system generally uses a *qord* contract. However, in practice, PayLater, in addition to an administrative fee of 2.95%, also has a fine when payment is delayed. (Janwari, 2015) Starting from here, the author wants to discuss the impact of the use of PayLater on e-commerce and its law is reviewed from the fiqh of muamalah.

METHODS

The type of research conducted by the author is descriptive qualitative research. This type of research is expected to be able to process data in the form of written or spoken words from a person with several behaviors studied. (Moleong, 2014) The approach used is library research or literature,

where the author searches for reference sources from books, journals, magazines, or the web containing the discussed theme (Abdussamad, 2021). What will be analyzed is the impact of the use of Shopee PayLater in e-commerce on consumer finance and the view of Islamic economics on the use of SPayLater. Then, the data obtained by researchers from journals, books, and other sources are analyzed to conclude. The analysis used is content analysis, which is research that involves an in-depth discussion of written information through mass media and print media. (Ahmad, 2018).

RESULT AND DISSCUSSION

Various services are being developed to facilitate human transactions and meet their needs. One is PayLater, which makes online transactions more accessible when you want to buy a product. Where buyers can make payments in the future. So, some dependents must pay off the dependents monthly and the existing additional costs. (Rahmi et al., 2023)

PayLater is widely offered by e-commerce, but several conditions must be met. Among them are at least 17 years old and are Indonesian citizens due to the KTP requirements. After meeting the requested conditions, consumers can activate the PayLater payment motede in the selected e-commerce application.(Nathania & Prasetya, 2023) The Capital in PayLater, especially in Shopee PayLater, comes from PT. Commerce Finance, assisted by other parties who joined Lending. PT. Commerce Finance has also obtained permits and supervision from the Financial Services Authority (OJK). Consumers must understand that loans on Shopee PayLater can only be used when making purchases on the Shopee application.(Salma Elysia & Jufri Achmad, 2023)

Here are some of the advantages due to PayLater, namely:(Fajrussalam, Hartiani, Anggraeni, Malida, Merliana, & Laelatul Ropiah, 2022)

1. The process offered is fast.

This is because, in all PayLater loan application processes, both terms and agreements between the two parties are acknowledged online, which is considered more time-saving and faster.

2. It has a variable time frame.

The period here means a refund. PayLater borrowers can take a contract according to the choice provided by Shopee, starting with installments for one month, three months, six months, or even twelve months.

3. There are various exciting promos.

This is included in Shopee's marketing strategy. PayLater users, in general, will get more attractive promo offers, such as fantastic discounts, cash back, or free shipping, that are not obtained by consumers who do not use the PayLater system. The goal is to make consumers more interested in using SPayLater so that many make purchases on credit.

4. It is an official payment system licensed by the Financial Services Authority (OJK) since 2021. Users are not worried about being deceived because they have received supervision from the authorities. However, you still have to understand how to use it and its terms and conditions.

While some of the disadvantages of PayLater are: (Fajrussalam, Hartiani, Anggraeni, Malida, Merliana, & Laelatul Ropiah, 2022)

1. There is a fine if there is a delay in installment payments.
2. In its terms and conditions, the fine on SPayLater is 5% of the total loan given for each month.
3. The existence of a “pay at the end” system will make monthly financial management messy.
4. This is due to the additional debt that must be repaid and the interest set monthly. That way, the monthly finances that should be divided to meet the month's needs must be deducted to pay installments, which will undoubtedly pile up. Then, financial management will be disrupted.
5. The credit limit in *PayLater* cannot be disbursed in the form of money.
6. The PayLater application can only be used to transact on the application in question with the applicable terms and conditions.(Ananda & Yasin, 2022) In addition, it cannot be disbursed in the form of money.(Noorridha et al., 2023b)
7. The number of loans is limited.
8. SPayLater has certain limits and is not certain according to the needs of its consumers, who are more minor or even more significant than predetermined. In SPayLater, there are two types of limits, namely Rp. 500,000 for existing users. Meanwhile, Rp. 700,000 is intended for new Shopee PayLater users.(Salma Elysia & Jufri Achmad, 2023b). Other opinions say that the PayLater limit in Shopee ranges from IDR 500,000, IDR 750,000, IDR 1,500,000, and IDR 6,000,000 and can be greater or smaller than the money we want.(Fajrussalam, Hartiani, Anggraeni, Malida, Merliana, & Laelatul Ropiah, 2022)
9. Increasing the consumptive spirit. (Fajrussalam, Hartiani, Anggraeni, Malida, Merliana, & Ropiah, 2022) The impact caused by the increasing number of consumers familiar with *the PayLater* feature is that more consumers will also have a consumptive nature. This is because you can get a product without the burden of owning the money at hand, so there are no obstacles to making a purchase (Rini, 2023).

The solution that can be applied to avoid consumptive behaviour from the PayLater feature is to make a priority scale of needs from *dharuriyat*, *hajiyyat* and also *tahsiniiyat*.(El-Wafa, 2022) Then, the consumers learn to be intelligent consumers or buyers. Not only because of promos and discounts, consumers are immediately tempted to make transactions immediately but must go through careful consideration so that it does not lead to hedonic shopping behavior. (Iftitah & Hidajat, 2023) And all

forms of consumption must be based on Islamic consumption ethics.(Ermawati, 2021) The goal is not to lead to extravagant or *tabzir behaviour*.

In PayLater, users have a loan to buy any product according to the limit they get. In addition, for consumers who use the PayLater feature, there are additional costs in addition to the essential cost. That is an additional cost of 2.95% of the total loan. In addition, there is also an additional 5% fine if there is a delay in installment payments. The main concept of PayLater's payment function is "buy now, pay later". So, careful consideration is needed before using this feature because consequences must be endured. In PayLater, there are 4 types of installment payment options: every 1 month, 3 months, 6 months and 12 months.(Noorridha et al., 2023a). In practice, Shopee has clearly explained that there will be an increase in the price of each payment option.(Oktarino, 2021)

In Islamic teachings, when there is a delay in installment payments on credit, the seller is prohibited from increasing the payment price or profit.(Khoirunnissa & Karim, 2023) Unless the delay is based on the absence of the intention to pay off the debt, before deciding to give a fine of 5%, the Shopee must ascertain the factors or obstacles to delay in paying consumer installments. Because a person who experiences a delay in paying a debt and some circumstances force him to do so is prohibited from adding fees or imposing fines. This is the same as committing injustice to a brother experiencing hardship.

This problem has also been discussed in fatwa DSN MUI No. 17/DSNMUI/IX/2000 Regarding sanctions for customers who delay payments. The sanctions discussed here are more directed at Islamic financial institutions with debt dependents who always delay their payments. Likewise, customers who do not intend to pay off their debts even though they have been able to pay them off. So it is permissible to have sanctions known as *ta'dzir and ta'wid*. This is done to regulate institutions or customers who have debts so that they can immediately fulfill their obligations. The funds obtained from the proceeds of fines from Islamic financial institutions or customers are not accumulated as profits of companies or organizations but as social funds.

In contrast to the situation of a customer who is late in paying debts because there are circumstances that force him, for example, there is not enough money to pay off the existing debt, then the fine does not apply. (Aziz, 2018) Deferral of payment for a product can lead to debts and receivables. Islam knows the term *al-qard*, in the implementation of debts and receivables, the recording must be carried out and there are fair witnesses. (Musadad, 2019) When the sharia in debts and receivables is fulfilled, it is included in ta'awun or mutual help and love among others, and it is not allowed to have additional benefits resulting in *riba*.(Prabaningrum et al., 2023)

However, there are still some things that deviate from Islamic sharia. Among them is the additional fee in *PayLater* of 2.95% on the total Shopee PayLater payment.(Nadhiran et al., 2023) The additional costs on these debts and receivables are what cause usury to arise. Because in *qard* or debts

and receivables, Islam does not require additional costs and should not only benefit one party.(Agustinah et al., 2022).

Ibn Qayyim Al-Jauziyah, a Sunni imam who lived in the 13th century and was a jurist with madzhab Hambali, a nahwu expert, a commentator, a hadith expert as well as a mujtahid from Damascus, said that if a lender gives a grace period for repayment of debts, at the same time he also takes additional fees when it exceeds the specified limit as if the money worth a hundred can reach thousands. He punishes the same as *riba jali* or *riba nasi'ah*. This is similar to the implementation of Shopee PayLater.(Nia Romelia et al., 2023)

Any form of addition with a large or small percentage of profits taken is called *riba*, which is haram.(Saeful & Sulastri, 2021) Even if it is agreed between the two parties or both parties agree additional costs in the payment of the debts and receivables.(Dhoni, 2024) (Rich, 2024) *akad qard*.(Hadzami, 2010) This is the same as the opinion of Imam an-Nawawi from the Shafi'I School: "One of the forms of *riba* that is forbidden by the Qur'an and As-Sunnah is the addition of the principal property due to the element of time. In the banking world, this is known as credit interest for the duration of the loan".(M. Amiruddin, 2012)

This has also been explained in the Qur'an in surah Ar-Rum verse 39

وَمَا آتَيْتُم مِّن رَّبًّا لِّيَرْبُوَ فِي أَمْوَالِ النَّاسِ فَلَا يَرْبُوا عِنْدَ اللَّهِ وَمَا آتَيْتُم مِّن زَكَاةٍ تُرِيدُونَ وَجْهَ اللَّهِ فَأُولَٰئِكَ هُم
الْمُضْعِفُونَ

Meaning: *And something that you give to him so that he may increase to the wealth of man, then the riba does not add to the side of Allah. And what you give is zakat that you intend to achieve the wheel of Allah, then those who multiply (the reward)."* (Q.S. Ar-Rum 39)

However, other opinions state that the PayLater system in Shopee, the system is like debts. So the accompanying law is flexible. Where it depends on the conditions that occur and also the goals to be achieved.(Salma Elysia & Jufri Achmad, 2023) (Salma Elysia & Jufri Achmad, 2023) :

مَنْ ذَا الَّذِي يُقْرِضُ اللَّهَ قَرْضًا حَسَنًا فَيُضْعِفُهُ لَهُ أَضْعَافًا كَثِيرَةً ۖ وَاللَّهُ يَغْنِصُ وَيَبْصِطُ وَإِلَيْهِ تُرْجَعُونَ

Meaning: *Whoever wants to lend to Allah a good loan (to spend his wealth in the way of Allah), Allah will multiply the payment to him by a large multiplier. And Allah narrowed and opened (sustenance) and to Him, you were returned.* (Q.S Al-Baqarah 245)

According to Hambali scholars and some Maliki scholars, Islam explains that the addition of payments in debts and receivables in addition to the principal cost is included in the usury *jahiliyah*. According to Zaid bin Aslam, "What is meant by *jahiliyah riba*, which implies multiplication in line with time, is someone who has debts to his partners. At the time of maturity, he said "Pay now you know more".(Ghofur, 2016) Mujahid: "They sell their goods at a tempo. If it is due and (unable to pay), the buyer gives "addition" to the "additional

time.” (Ghofur, 2016) Imam Ahmad bin Hanbal, Founder of the Hanbali School When Imam bin Ahmad was asked about riba, he replied, *"Indeed, riba is a person who has a debt and is told to him whether to pay it off or pay more. If he cannot repay, he must increase funds (in the form of loan interest) for the additional time given."* (Nawatmi, 2010) So, based on practice, PayLater payments are not by Islamic law because they contain elements of usury due to additional costs in it. It should be in the PayLater system, especially on Shopee; if it aims to make it easier for consumers, then there is no additional interest every time an installment payment is made. And it is very cursed by Allah swt. As written in Surah Al-Baqarah verse 275:

وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا

It means: *"Allah has legalized buying and selling and forbids usury."* (Al Baqarah: 275).

In addition to an additional fee of 2.95% and a late penalty of 5%, there is an administrative fee of 1%. However, the determination is still contrary to Islamic rules. Because the amount of administration is taken based on the percentage of each transaction, this problem is included in the *ijarah contract*, where the administrative fee must use a definite nominal, for example, 10,000, for each transaction so that the determination of the administration/ujrah is not in the form of a percentage of the total value in each transaction.

In the Shopee PayLater regulations, there are also still things that are contrary to the Fatwa of DSN MUI No. 116/DSNMUI/IX/2017 concerning Sharia Electronic Money, where it is written that *"the nominal amount of electronic money which is a debt can be taken or used at any time"* However, the fact is that Shopee PayLater cannot be taken in the form of cash, but only in a limited amount that is used for the purchase of goods and only applies to the marketplace in question.

So, the strongest PayLater law in Shopee is that it is not allowed in Islam. This is due to an additional fee (interest) every month of 2.95% of the total loan and also 1% of the transaction value as an administrative fee and a late penalty of 5%. as the Prophet Muhammad said, *"Every receivable provides benefits or profits is Riba"*.

CONCLUSION

It is important to realize that *the* PayLater service gives consumers the freedom to make purchases without paying directly during the transaction. Because the payment is totaled at the end. But this freedom must also be accompanied by financial responsibility. In the context of financial responsibility, consumers should understand that using PayLater does not mean that the purchase is free. Fees and interest will be charged on future payments.

Therefore, consumers must manage their finances by considering the additional costs they have to incur. Late payments can lead to a buildup of debt and a greater financial burden later on. In addition, consumers must evaluate their needs and financial capabilities before using *PayLater services*.

Being aware of financial constraints and the ability to pay the debt is essential. Using PayLater excessively or without careful planning can lead to serious financial problems later in life.

In addition, some systems in Shopee PayLater are not by Islamic law, so their use is prohibited. Among them are the existence of an additional fee of 2.95% for each transaction, the existence of a percentage of 1% of the total transaction value as an administrative fee, the existence of a 5% late penalty without knowing the reason for the delay, and PayLater can only be used for transactions on the e-commerce concerned and cannot be realized/taken in the form of money.

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