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ONLINE SELLING AND BUYING USING THE PAYLATER FEATURE ON THE SHOPEE APPLICATION FROM AN ISLAMIC

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ABSTRACT

This study aims to analyze the use of Shopee PayLater service and review its suitability with Islamic law, as well as evaluate the extent to which students of the Faculty of Economics and Business, University of Mataram understand the concept of Shopee PayLater in accordance with sharia principles. The research method used is a qualitative approach with data collection techniques through interviews, observation, and documentation to several students who use the service. The results showed that the buying and selling system using Shopee PayLater was considered not in accordance with the provisions in Islamic law. Although it has fulfilled the elements of the pillars and conditions in the qardh contract, in practice this service contains elements of usury, both qardh usury in the form of additional loans, as well as nasi'ah usury in the form of late fees that are quite high and burdensome for consumers, thus making the contract haram in shari'i. In addition, there are still many students who do not deeply understand Islamic law related to digital financial transactions such as Shopee PayLater. In fact, some who are aware of the element of usury still choose to use it to fulfill their urgent needs.

Keywords: Online Selling and Buying, Shopee PayLater, Riba, Qardh, Islamic Law

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INTRODUCTION

The development of the times in the modern era continues to accelerate, along with the rapid advancement of technology. This development began with the invention of the telephone by Alexander Graham Bell in 1875. Furthermore, advances in computer technology and telecommunications have created an information infrastructure known as the internet. This infrastructure is an electronic network that is interconnected and serves to facilitate the exchange of information and interrelated communications (Prasetyani & Wahyuningsih, 2019).

This rapid development of technology also makes humans very much need to be tied to technology in daily activities, for example, the use of smartphones. This tool provides various features that make it easier for users to carry out their daily activities. Individuals who depend on smartphones today can do anything with just one touch of the screen. Along with the increasing dependence on technology and the internet, people increasingly want convenience and efficiency in various aspects of life, including in shopping activities. Online buying and selling is a trend that is currently popular because consumers do not need to bother leaving the house or going to the shopping place, all that is needed is to open an online shopping site and search for the desired item using a smartphone or computer connected to the internet and then the goods will be delivered to the house (Tirtayasa et al., 2024). Consumers can also set the desired price range or compare prices from various online shop platforms. In addition, online shops can be accessed within 24 hours, which is advantageous in determining the time when it is felt to be doing online shopping activities (Muslim, 2018).

According to Hidayah (Hafid et al., 2024), buying and selling online is not prohibited, but Islam is very concerned about the elements in buying and selling transactions. That means that all muamalah activities including buying and selling are basically allowed as long as they are not prohibited by sharia (Islamic law) or contradict its principles.

One of the online shopping sites present in Indonesia is Shopee. Shopee entered the Indonesian market at the end of May 2015 and started operating in Indonesia at the end of June 2015. Shopee offers a fun and reliable online buying and selling experience through mobile phones. The Shopee application allows users

to register products for sale and shop with various attractive offers, the lowest prices, and free shipping throughout Indonesia (Andrian, 2019).

Shopee is a web platform as well as a mobile application, Shopee Marketplace is an online shopping platform that is very easy to access, this is because Shopee focuses more on mobile applications than its web platform so that people find it easier to make various transactions via their cellphones. Apart from the very easy and current buying and selling transaction process, Shopee also provides various very interesting features, one of which is Paylater (Hellyanita et al., 2024).

Paylater in the Shopee application is the most popular Paylater in the community based on research conducted by Research of Socio-Economic Development, the most respondents use Shopee Paylater, namely 52.06 percent of the total respondents, followed by PayLater in the Gojek application as much as 31.28 percent, TokoPedia 10.35 percent, Traveloka 3.23 percent and 3.23 percent of respondents use Paylater in other applications (Sulistiyaningsih et al., 2023).

The Shopee PayLater or “Buy Now Pay Later” feature is a new form of muamalah, namely a sale and purchase transaction in which the buyer buys a product from the seller (seller) then the payment is deferred by a third party, namely Shopee, then the buyer will return the loan funds provided by Shopee. Shopee Paylater users must settle the bill within 1 (one) month or in installments of 3 months, 6 months and 12 months with interest rates starting from 2.95% of the total payment. If the user cannot pay the bill according to the specified date, the user will be charged a fine of 5% and increases with the time of delay and this delay is not stated during registration (Savitri, 2023).

Related to this, the interest rate fee and the imposition of fines also look like usury. Whereas in Islam buying and selling is a form of muamalah that is permitted as long as there are no elements of usury and ghoror (cheating). According to Shobirin (2016), buying and selling (business) in society is a routine activity carried out every time by all humans, but buying and selling that is correct according to Islam is not necessarily all Muslims carry it out and even some do not know at all about the provisions stipulated by Islamic law in terms of buying and selling (business).

From the explanation above, in-depth research is needed to analyze the practice of online buying and selling with the Paylater feature on the Shopee application from an Islamic perspective by conducting a case study on students of

the Faculty of Economics and Business, University of Mataram. This research is expected to provide insight into the understanding and attitudes of the younger generation, especially students, in responding to debt-based transaction systems in the digital era and their implications for broader Islamic economic practices.

LITERATURE REVIEW

1. *Selling and Buying*

Buying and selling is an activity of exchanging goods for assets, or between assets and money, or other forms of exchange accompanied by rewards and based on agreement and willingness of both parties. In general, this transaction is carried out within the scope of muamalah. In language, buying and selling means the exchange of one item for another. Meanwhile, according to the term shara', buying and selling is defined as the exchange of property for property carried out in accordance with the provisions of Islamic law (Yuniartik, 2023).

The words al-bai' (selling) and al-syira (buying) are usually used in the same sense. The word each has two meanings that are contradictory to each other. Meanwhile, according to Ibrahim Muhammad al-Jamal (Mayasari et al., 2023), buying and selling is a form of property exchange carried out on the basis of willingness between two parties, or a process of transferring ownership by obtaining certain rewards in accordance with the provisions permitted by religion. Etymologically, buying and selling means exchanging one object for another.

According to Khalamillah (Hasyimi, 2022), buying and selling comes from lafadz which according to Arabic is a form of delivery contract or exchanging something for something else. As for syara', buying and selling is an effort to own a property or the benefits of the property by giving comparable rewards, both in the form of money and other forms of value, based on the provisions permitted in Islamic law.

The legal basis for buying and selling is found in the Qur'an and hadith. As Allah says in (QS. Al-Baqarah [2]: 275)

...وَاَحَلَّ اللّٰهُ الْبَيْعَ وَحَرَّمَ الرِّبٰوا...

Translation: “Whereas Allah has justified buying and selling and forbidden usury.”

(QS. An-Nisa [4] : 29)

يٰٓاَيُّهَا الَّذِيْنَ اٰمَنُوْا لَا تَأْكُلُوْٓا اَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ اِلَّآ اَنْ تَكُوْنَ تِجَارَةً عَنْ تَرَاضٍ مِّنْكُمْۗ وَلَا تَقْتُلُوْٓا اَنْفُسَكُمْۗ اِنَّ اللّٰهَ كَانَ بِكُمْ رَحِيْمًا

Translation: “O you who have believed, do not eat your neighbor's wealth by false means, except in the form of consensual trade between you. Do not kill yourselves. Verily, Allah is Most Merciful to you.”

According to the majority of scholars, there are four pillars of buying and selling, namely: (Afifah, 2019)

a. There are people who have an agreement or al-muta'aqidain (seller or buyer),
b. There is a sighat (memorization of ijab and qabul),
c. There are goods purchased,
d. There is a substitute exchange rate

However, the Hanafi school emphasizes that the pillar of buying and selling is only one, namely ijab qabul. According to them, the most important principle in buying and selling is mutual consent with the willingness to give goods to each other. So, if there has been ijab, the sale and purchase is considered to have taken place.

According to Ajir (2022), the conditions of buying and selling in accordance with the pillars of buying and selling in order to avoid the prohibited things stated above are as follows:

1. The parties to the transaction must be mature, capable and legally competent.
2. The transaction is carried out voluntarily without any element of coercion
3. The parties to the transaction must know the goods and prices clearly.
4. The goods that are the object of the transaction must be pure, not haram and unclean goods.
5. The object of the transaction must be something useful and not redundant.
6. Perfection of ownership (milkuttam). the seller has full rights to the goods that are the object of the sale and purchase transaction.

7. Goods can be handed over. If the goods cannot be delivered to consumers, it will result in losses.

2. *Online selling and buying*

According to the Ash-Shafi'i Madhhab, online buying and selling is allowed on the condition that the goods being traded must have been witnessed first. The sale is valid as long as the goods being traded meet the predetermined characteristics or it is clear the type and nature of the goods to be purchased. In the case of online buying and selling, the delivery of goods is not given directly from the seller to the buyer, but is represented to another person or through a courier. According to this madhhab, buying and selling can be done by proxy, whether it is selling or buying an item, which is called buying and selling by wakalah (proxy).

The contract used in online buying and selling is the bay'as-salam contract. The word contract comes from Arabic, namely al- Aqd. In the language of al-aqd, its masdar form is "Aqada and its plural is al-Uqud which means agreement (recorded) or contract. Whereas in terms of ulama“ fiqh akad is the relationship between ijab and qabul on discourse that is justified by shara” and has certain legal implications. As-salam is a sale and purchase contract in Islam that is carried out with an order system, where payment is made in advance during the contract, while the goods are delivered at a later date according to the agreement. This contract is an agreement between the seller and the buyer, with the obligation of the seller to deliver the goods according to the specifications, time, and price that have been agreed upon from the beginning. As-salam is a solution to the need for goods that are not yet available, as long as they meet the requirements such as clarity of goods, delivery time, and price (Saprida, 2018).

3. *Paylater as Qardh*

Paylater is a payment method similar to a credit card where the app company covers the customer's bill at the store before the customer pays it to the app company. Users will be required to provide personal data, a photo of themselves, and a photo of their ID card in order to use this service. In addition, you will also have to fill out an online form requesting your personal data. The

Paylater feature allows people who need financial assistance but don't have a credit card to make purchases from time to time.

Basically, everything is permissible, including the law of debt and credit (qardh) in Islam. PayLater is an installment method for users who buy something on one of the e-commerce sites. In other words, PayLater is included in the debt-based service feature (qardh). Qardh is basically a good deed commanded by Allah and the Messenger. The legal basis of qarḍh is regulated in the Al-Quran, Hadith, and ijma', because qardh is mandub (recommended) for those who give debt and halal for those who receive it, so it is acceptable (Muflihatul Isnaeni et al., 2023).

The legal basis of Qardh is found in (QS. Al-Baqarah [2]: 245)

مَنْ ذَا الَّذِيْ يُقْرِضُ اللّٰهَ قَرْضًا حَسَنًا فَيُضٰعِفَهٗ لَهٗٓ اَضْعَافًا كَثِيْرَةً ۗوَاللّٰهُ يَقْبِضُ وَيَبْصُۜطُ ۖوَاِلَيْهِ تُرْجَعُوْنَ

Transation: “Who will give a good loan to Allah? He will multiply (the repayment of the loan) for him many times over. Allah constricts and expands (provision). It is to Him that you are returned.”

The Hadiths that explain qardh are as follows:

عَنْ أَنَسِ بْنِ مَالِكٍ قَالَ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ رَأَيْتُ لَيْلَةَ أُسْرِيَ
بِي عَلَى بَابِ الْجَنَّةِ مَكْتُوبًا الصَّدَقَةُ بِعَشْرِ أَمْثَالِهَا وَالْقَرْضُ بِثَمَانِيَةَ عَشَرَ فَقُلْتُ
يَا جِبْرِيلُ مَا بَالُ الْقَرْضِ أَفْضَلُ مِنْ الصَّدَقَةِ قَالَ لِأَنَّ السَّائِلَ يَسْأَلُ وَعِنْدَهُ
وَالْمُسْتَقْرِضُ لَا يَسْتَقْرِضُ إِلَّا مِنْ حَاجَة

Translation: “Anas ibn Malik reported that the Messenger of Allah said, "I saw on the night of the Eid, on the door of heaven it was written: Sadaqah is rewarded tenfold and qardh eighteen times. I asked, O Gabriel, why is qardh better than charity? He replied, because the seeker asks for something and he has it, while the borrower will not borrow except out of necessity." (Ibn Majah)

The following are the pillars and conditions of qardh (Sitepu, 2015):

a. The existence of aqid namely Muqridh (lender), and Muqtaridh (loan recipient).
b. The existence of the object of the loan contract.
c. The existence of ijab and qabul in the execution of the transaction.
d. The purpose of the contract

The following are the conditions of qardh:

a. Willingness.
b. The funds obtained by are used to purchase useful and halal goods.

4. *Fines*

A fine is a financial sanction that requires a person to pay a sum of money due to delay or breach of an agreement. In Arabic, a fine is called gharamah, which means compensation. Generally, fines are imposed as a form of punishment for breach of contract, such as late payment or administrative violations. In Islamic economics, fines fall under ta'zir, which are sanctions imposed by the authorities to maintain order and justice. Ta'zir comes from a word that means reprimand or warning, and is closely related to the concept of education (ta'dib), including corrective actions such as prohibition, punishment, or physical action, in order to prevent violations of sharia (Djunaeni & Yusuf, 2017).

Islam is actually very protective of the rights of each party, so that no one will be oppressed or harmed by each other. This is stated in the Qur'an and Hadith as follows

(QS. Al-Baqarah [2] : 188)

تَعْلَمُوْنَ وَاَنْتُمْ بِالْاِثْمِ النَّاسِ اَمْوَالِ مِّنْ فَرِيْقًا لِتَأْكُلُوْا الْحُكَّامِ اِلَى بِهَآ وَتُدْلُوْا بِالْبَاطِلِ بَيْنَكُمْ اَمْوَالَكُمْ تَأْكُلُوْٓا وَلَا

Translation: “Do not eat of the wealth among yourselves by unlawful means, and do not bring it before the judges, that you may eat of the wealth of others by way of sin, knowing that you have no right to do so.”

RESEARCH METHOD

This research is a field research conducted at Mataram University, especially for students of the Faculty of Economics and Business who are active and use Shopee PayLater. This research uses a descriptive qualitative approach, which aims to understand the phenomenon of using Shopee PayLater thoroughly through observation, interviews, and documentation. Data collection was carried out by direct observation, structured interviews with key, main, and additional informants, and

documentation as supporting data. Informants were selected from active students of various generations who use Shopee PayLater as mant as 27 main informants and 1 informant who is an Islamic economics expert.

Data validity was tested through triangulation of sources, methods, and theories to ensure the credibility of the data obtained. Data analysis was carried out through three stages: data reduction, narrative data presentation, and conclusion drawing and verification based on the patterns found.

RESULTS AND DISCUSSION

1. *Transactions Process Using Shopee Paylater Feature*

Based on research conducted on students of the Faculty of Economics and Business, Mataram University who use the Shopee PayLater service, the data and analysis in this study explain the stages of using the service. Starting from the registration process, the steps for ordering goods with the Shopee PayLater payment method, the bill repayment mechanism, the installment and interest system, to provisions related to fines or sanctions given to users who are late in paying bills.

Here are the stages of Shopee paylater activation and transactions

- Click the My tab, then select SPayLater.
- Click Activate Now
- Enter Verification Code (OTP)
- Upload ID Card Photo
- Enter Additional Information, then click Confirm
- Perform Face Verification
- Wait for verification to be received.

Once the activation is approved, the user will receive a notification that the Shopee PayLater feature has been successfully activated. The appearance of the Shopee PayLater option in the payment method signifies that the account is ready to use. Thus, users can immediately utilize this feature to transact in the Shopee app.

- Open Shopee and immediately search for which item you want to buy. If so, users can immediately click “enter cart” or directly “checkout”.
- Choose a voucher, then choose a payment method using SPaylater according to the desired number of installments.
- After that, you can immediately click “Create Order”.

The field findings show that the Shopee PayLater feature makes it easier for users to pay off bills, especially thanks to the availability of various practical payment methods. The payment procedure can be accessed directly through the Shopee app by following a predetermined flow, starting from the “Me” menu, selecting ‘SPayLater’, accessing “My Bills”, then pressing “Pay Now” and selecting the desired payment method. Available methods include bank transfer, ShopeePay, and partner outlets such as Alfamart and Indomaret. The system automatically displays the total bill, including administration fees and interest. The bill is issued after the goods are received by the user and must be paid according to the due date. After payment, the system automatically processes and confirms the settlement.

Furthermore, the Shopee PayLater installment and interest system works with a gradual payment mechanism with a tenor of 1 month (0% interest) installments of 3, 6, and 12 months are subject to interest of 2.95% per month from the total transaction, with fixed monthly installments according to the tenor. The longer the tenor, the greater the interest burden. In addition, there are additional costs such as administration fees. Interest is included in the total bill. Although 0% installments are available for certain tenors, this promo has special conditions that users often do not understand. Shopee provides a payment simulation before checkout, but users still need to carefully read the information to fully understand the payment obligations.

Shopee PayLater users are required to pay their bills on time. Delays incur a fine of around 5% per month with no tolerance, even if it is just one day. The fine is automatically added to the bill and accompanied by a notification in the app. Information regarding fines is considered less transparent from the start of use. If the delay persists, the account can be frozen, reported to the OJK SLIK so that it has the status of a citizen with credit problems, and collection is carried out by telephone or field visits.

The Shopee PayLater feature provides convenience in digital transactions, especially because of its flexibility that can be accessed anytime without the need to go to an ATM or physical payment point. Promos, discounts, and free shipping also add to the appeal. The ability to defer payments or make installments is especially helpful when finances are tight. This service is in line with the consumption patterns of modern society, which prioritizes practicality and efficiency. Despite the interest and penalties, many users still choose them because they can fulfill their immediate financial needs and support their digital lifestyle.)

2. Islamic Economic Perspective on Shopee PayLater

The Shopee Paylater feature in the Shopee application with a buy now pay later or installment/credit system is analogous to a loan or debt. In Islamic economics, credit itself is included in the qardh contract.

The results of my interview with Mrs. Pro. Dr. Baiq El Badriati, M.E.I. professor of UIN Mataram, said that Qardh is a borrowing and lending contract between a lender (muqridh) and a loan recipient (muqtaridh), with the provision that the borrower is obliged to return the same amount as borrowed. The term qardh comes from the Arabic language in the form of mashdar, which has a meaning commensurate with the word qatha'a, namely “cutting”. This meaning illustrates that the person who gives a loan is as if he is “cutting” or reducing some of his property to help other parties in need in the form of debt.

He also said that qard in Islam is allowed if the pillars and conditions are met. As for transactions using the Shopee PayLater feature when viewed from the perspective of fiqh muamalah, especially in the qardh contract, there are several elements of valid pillars and conditions that have been fulfilled.

First, the most basic pillar of a qardh contract is the existence of the contracting parties, namely the lender (muqridh) and the recipient of the loan (muqtaridh). In this context, Shopee PayLater or the financial institutions that work with it act as muqridh, while the users of the Shopee PayLater feature become muqtaridh. Both parties to the contract must meet the requirements of legal capacity, which means that they have reached puberty, are of sound mind, and make a contract without coercion. This requirement in practice is reflected in the terms of Shopee PayLater activation, which requires users to be at least 18

years old and have an official identity card. This indicates that Shopee has required legal capacity as one of the prerequisites for using the loan feature.

The second pillar in the qardh contract is the existence of the object of the contract, which is the loaned funds. In Shopee PayLater transactions, the funds are provided by Shopee or financial service provider partners with an adjusted amount based on a certain limit for each user. These funds are used to purchase goods on the Shopee platform, which in sharia must be halal and useful goods.

The third pillar is ijab and qabul, or the agreement between the two parties. In the digital context, this ijab qabul already occurs during checkout, which already displays information about the loan amount, tenor or repayment deadline, and other conditions related to the transaction. This consent is usually given before the user completes the transaction, thus indicating that there has been an agreement between the two parties.

In addition to the pillars, the legal requirements of the qardh contract are also an important consideration. One of the main requirements is the willingness or ridha of both parties. In this case, Shopee's willingness can be seen from its approval of the loan request from the user, while the user's willingness can be seen from his action of choosing the Shopee PayLater payment method and agreeing and confirming the bill to be paid. If this willingness is absent, then the contract is considered invalid.

Another requirement is the purpose of using the funds. In muamalah fiqh, the use of funds from a qardh contract must be for things that are permissible in sharia. Therefore, it is important for users to use funds from Shopee PayLater only for the purchase of goods that are halal and do not contradict Islamic provisions.

Thus, it is said that Shopee PayLater has fulfilled several important elements in the pillars and conditions of a valid qardh contract according to muamalah fiqh.

Ms. Baiq El Badriati gave a further statement that although the Shopee PayLater feature in practice has fulfilled several important elements of the legal pillars and conditions of the qardh contract, in terms of the purpose of the contract, there are deviations from the basic principles of qardh in muamalah fiqh. This is because in practice Shopee PayLater provides several payment scheme

options. First, the “Buy Now, Pay Later” scheme with a one-month tenor without interest (0%). Second, a 3-month, 6-month, and 12-month installment scheme that incurs a fixed interest rate of 2.95% per month of the total transaction. This additional fee is usually stated at the beginning of the digital contract and is automatically calculated in the total bill that must be paid by the user. In the context of Islamic law, this practice is not in accordance with the basic purpose of the qardh contract, which is to provide assistance to those in need without seeking profit. When there is an additional payment that has been agreed upon from the beginning, the contract turns into a riba qardh (loan that contains usury), which is strictly forbidden in Islam even though this additional system is agreed upon consciously and voluntarily by both parties. Additional payments due to longer tenors also indicate an element of exploitation of the borrower's needs.

Regarding late fees according to Ms. Baiq El Badriati, based on the DSN MUI Fatwa, the application of fines or ta'widh is allowed if there is really a loss experienced by the service provider due to late payment. If there is no clear evidence of loss on the part of the company, then the fine can be categorized as riba nasiah, because it is contrary to the principles set out in the DSN MUI fatwa and in the case of Shopee PayLater, the company does not show any loss, only profit.

3. *Perceptions of Students of the Faculty of Economics and Business, University of Mataram towards Shopee Paylater Viewed from an Economic Perspective*

In Islamic economics, usury is something that must be avoided because it is considered to cause injustice in debt transactions. Shopee PayLater, as an installment service in e-commerce, raises questions regarding its compliance with sharia principles, especially due to the presence of interest and penalties in its payment system. To find out students' understanding of this aspect, interviews were conducted that highlighted their views on the element of usury in Shopee PayLater and its influence on the decision to use the service.

From the results of the study, it was found that out of 27 main informants, 3 of them said that Shopee PayLater was not included in usury transactions, 5 were not sure about the Islamic law contained in Shopee PayLater transactions,

and the rest said that Shopee PayLater transactions were included in usury transactions. Here are some excerpts from the interview:

According to informant B9's statement, that:

“In my opinion, interest and penalties in Shopee PayLater cannot be immediately considered usury. The problem is, the fee is actually more of a service fee, because we are using the system they provide to pay later or in installments. So, in my opinion, the interest is a kind of compensation because we are using their facilities, and they must also have operational costs, risk of delays, and others. As long as it is not burdensome and explained at the beginning, I think it is still reasonable and does not include usury which is prohibited in Islam”.

According to informant B6's statement, that:

“Maybe yes, because as far as I know usury is if there is an additional fee from borrowing money. Well, in Shopee PayLater there is interest and fines if you pay late. So it could be usury, but I can't say for sure because I'm not a religious expert and haven't studied the details of the matter.”

According to informant B11's statement, that:

“As far as I know, in Islam interest is considered usury, and the law is haram. The problem is that usury means taking advantage of a loan of money, and it is prohibited because it is considered to harm or pressure the borrower. So, according to my understanding, if there is an additional payment from the principal debt, such as interest, it is included in usury which is not allowed in Islamic teachings, and the shopee paylater system is actually included in usury because there is interest every time you pay an installment.”

Based on this statement, it turns out that there are still many informants who do not know that Islamic law prohibits the use of Shopee Paylater for financial transactions. The decision of some informants who are aware of usury to continue using Shopee Paylater services is driven by urgent needs and limited funds that do not allow them to make direct payments at that time. In addition, the ease of access, fast process, and attractive promo offers are additional reasons that make this service still used. On the other hand, there are also efforts from some informants to slowly reduce the use of this service and look for alternative financing that is more in line with sharia principles.

CONCLUSION AND SUGGESTION

A. Conclusion

1. Shopee PayLater can be used after users activate by registering their personal data using their KTP and following instructions from the application. Verification is carried out by Shopee within a maximum of 3×24 hours. If approved, users get a minimum limit of Rp750,000 which can only be used in the Shopee application. Shopee PayLater offers a 1-month tenor with 0% interest, as well as 3, 6, and 12-month installments with interest starting from 2.95% per month. Late fees are 5% per month of the total bill. Repeated delays can lead to account restrictions, reporting to SLIK OJK, and collection by debt collectors. Bill payments can be made via Alfamart, Indomaret, bank transfer, ATM, or ShopeePay.
2. The sale and purchase of the Shopee Paylater system seen from an Islamic perspective itself is haram. Even though it has fulfilled the important elements of the pillars and conditions of qardh, the implementation of the contract is not in line with the provisions in Islam, because it contains ribawi elements such as interest on loans called qardh usury and nasi'ah usury for late fees due to high payments which burden buyers and benefit those who provide loans. This is certainly contrary to Islamic law and the original law is clearly haram.
3. There are still many students who do not deeply understand Islamic law regarding the use of Shopee PayLater which contains usury. Some who know that there is usury in Shopee PayLater still use it so that their urgent needs are met.

B. Suggestion

1. For Users (Students): It is recommended to be wiser in using Shopee PayLater and understand Islamic law regarding financial transactions, especially regarding usury. Sharia considerations are important before using interest-bearing or fined services.
2. For Shopee: It is expected to develop a more sharia-compliant system, for example with a murabahah or ijarah contract, and remove interest and

penalties in order to reach Muslim consumers who are aware of sharia finance.

3. For Educational Institutions: It is necessary to strengthen the Islamic economics curriculum and counseling related to modern financial transactions, so that students better understand Islamic law in digital financial practices such as paylater.
4. For Further Researchers: It is recommended to conduct a deeper study of paylater services on various other platforms, both qualitatively and quantitatively, to obtain a more comprehensive understanding of their suitability for syari'ah principles.

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