

Shopee Paylater Usage Practices Among Students Sunan Kalijaga State Islamic University (Study of Sociological Perspective of Islamic Law)

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Abstract

Muamalah transactions can now be accessed online at Shopee Paylater. The Paylater system provides bailout funds for shopping at Shopee with interest. This study aims to determine the factors underlying the behavior of UIN Sunan Kalijaga students in using Shopee Paylater. This research is descriptive-analytic, with an empirical approach, and data collection techniques with interviews and documentation. The results of the study found that Paylater was used for registering, activating accounts, and shopping. The payment rules are in installments of 2.95% interest, 1% handling fee, and 5% late fee. The view of Paylater user students on additions is that they are considered riba and rewards for services. While those who do not use riba views. Based on Max Weber's theory of social action, the behavior of using Paylater creates social action in the form of the behavior of students who use and do not use Paylater. The causative factors are social, religious, and economic factors.

Keywords: Paylater, student behavior, social action.

A. Introduction

One of the trending marketplaces is Shopee. Shopee is a marketplace launched in 2015 and is headquartered in Singapore. Shopee is managed by SEA Group listed on the NYSE (New York Stock Exchange) under the symbol SE. Shopee itself has been widespread in ASEAN countries (Adinda Rita Dara, 2019). Based on data from iPrice in the first quarter of 2022, Shopee occupies the second position with a total of 132.78 million monthly web visitors (Widi, 2022). While the age group research conducted by Jakpat (Poll) Special Report semester 1-2021 edition of Indonesia e-commerce Trends 2021, Shopee is most favored by the age group of 20-24 years, which is 24%. While below the age of 25-29 years as much as 23%, 30-34 years 19%, 35-39 years 17%, 40-44 years 10%, and 15-19 years only 7% (Dianka, 2021). The research results of Kata Dara Insight and Kredivo generation Z and millennials contribute to 85% of total transactions, namely in the age group of 18-35 years. According to the results of research by the Indonesian Internet Service Providers Association (APJII), this is also because internet users are dominated by the age group of 15-30 years (Muazam, n.d).

Shopee on March 6, 2019, launched a product called Shopee Paylater. Shopee Paylater is the result of a collaboration between PT. Shopee International Indonesia, with PT. Commerce Finance which is engaged as a

multicurrency-finance many, has been supervised by the Financial Services Authority (OJK) (*Shopee PayLater Adalah Metode Pembayaran Terbaik, Ini 5 Faktanya!*, 2021).

E-commerce transactions with the Paylater system (Delay Pay) on this Shopee application, provide credit loan services in the form of bailouts with the first limit of Rp.750,000, - to shop at Shopee itself without receiving cash. The payment method is carried out with a credit loan service system in the form of installments of 1 time, 3 times, 6 times, and 12 times, with an interest rate of at least 2.95% per month, and a handling fee per transaction of 1% (Raki, 2022). The Shopee Paylater mechanism is related to Article 1 paragraph (3) of the Financial Services Authority Regulation (PJOK) Number 77 / PJOK.1 / 2016 concerning Information Technology-Based Money Lending and Borrowing Services, article 1 paragraph (11) of Law No. 10 of 1998 concerning amendments to Law Number 7 of 1992 concerning Banking, Bank Indonesia Regulation (PBI) Number 16/8 / PBI / 2014 concerning amendments to Bank Indonesia regulation Number 11/12 / PBI / 2009 concerning electronic money.

Meanwhile, in research on Trias Dwi Lestari on the Paylater system in the Traveloka application, there are still data leaks in its use. Traveloka does not provide protection for consumers, which means it has violated articles 4 and 62 of the UUPK and article 26 of POJK Number 77 of 2016. OJK has also poured out several basic principles of user protection, namely transparency, fair treatment, proficiency, data security, simple dispute resolution, and affordable costs, in article 29 of POJK 77/POJK.01/2016 (Safitri, 2020). (Safitri, 2020)

Meanwhile, regarding the existence of an interest in Shopee Paylater, related to that fatwa of the Indonesian Ulema Council (MUI) No. 1 of 2004 concerning interest or fa'idah decided that, "The practice of flowering money currently meets the criteria of riba nasi'ah which is legally illegitimate, as happened in the time of the Prophet Muhammad SAW. The practice of flowering is legally illegitimate whether carried out by banks, insurance, capital markets, Pawnshops, Cooperatives, other Financial Institutions, or by individuals." (Majelis Ulama Indonesia, 2004). Even though there is interest in Paylater transactions, there are still users who choose to continue using it. One factor in using Shopee Paylater is an urgent need when finances are difficult. Ease of activation and trends are also the cause of the use of tersebut transactions (Raki, 2022). In addition, some users are also accompanied by user ignorance regarding the rule of Islamic law regarding the law of additional provisions in Shopee Paylater (Ulnuh, 2022).

Meanwhile, according to H. Fajrussalam, T. Luthfi, I. Sallsabila, et al, from the results of their research on public perceptions of Paylater, of the 36 respondents with a percentage result of 48.5% stated the law of mubah on Paylater, 18.5% were haram, 18% did not know, 3% did not know, 6% did not haram and halal, 3% doubtful, and 3% expressed no understanding (Fajrussalam et al., 2022)

This research will use the perspective of the Sociology of Islamic Law, which is a social science study that studies legal phenomena and which aims to explain the rules regarding the reciprocal relationship between social symptoms in Muslim societies as beings who cling to Islamic law (Nasrullah, 2016). The author also uses the perspective of Max Weber's social action theory, to analyze and map the factors behind student behavior in the use of Shopee Paylater. Seeing the fact that there is still student behavior in using Shopee Paylater, even though it is clear about the impact of losses obtained by its users. Therefore, the author will conduct a study, to find out how the views that affect student behavior towards the use of Paylater, as well as the factors behind this.

B. Discussion

1. Students' Views on Shopee Paylater

The Paylater system on Shopee offers loans in the form of bailouts to its users to shop at Shopee itself. How to activate Shopee Paylater is quite easy. Only by using an ID card can users shop using the system. However, the participants, namely UIN Sunan Kalijaga students who are all Muslims, had different views on the contract on the Paylater system.

Based on the results of the interview regarding, "What contract is used in transactions using the Pay later system?", participants had various views of the contract used in it. Therefore, the author will apply it into three groups:

a) Students do not all know what contract is used in Shopee Paylater. According to the opinions expressed by Fitroh, Zaya, Masita, Melati, Sucik, Kanto, Dika, and Dulah, they all expressed their ignorance regarding the contract used.

For example, Fitroh argues, (Fitroh, 2022). "I don't know what contract was used in it." Their ignorance is also in line with the decision not to use Shopee Paylater.

Meanwhile, several other students chose to stay put, as Bulan revealed, "I don't know what the contract is wearing, but I still use Shopee with the Paylater system." (Month, 2022).

b) Some Students argue that the Paylater system is included in the *Qardh* contract. Hatik argued that "The contract in the transaction is a loan contract or *qardh*." Lehun, Tirto, Cipeng, Adila, Achim, and Bintan also think the Paylater system is a *qardh*. They have the same decision not to use Paylater. As Bintan argues, "The contract used is in the form of a loan with an addition that includes *riba*, so I do not use the Paylater." (Bintan, 2022).

Meanwhile, Ikak argued, "The contract used is a loan in the form of a bailout of funds, but the addition in it is not *riba*, but services. So I decided to use it." (Idik, 2022).

c) Students think that Shopee Paylater is an *Evelah* contract or debt transfer. As revealed by Raki, "The contract in it contains the

transfer of debt or hawalah.” (Raki,2022). Likewise, Affa, argued, “The contract in it is in the form of debt transfer. “ (Affa, 2022). However, the two disagreed on the decision to use the Paylater system.

Of the three views above, each of his views raises the same potential for students in deciding whether to use or not, the Paylater system. This is influenced by their respective views on additions and fines in the Paylater system. As stated by Achim, “I do not want to use Paylater because there must be losses through the additional interest that is riba. “ (Achim, 2022).

2. Students’ Views on the Additional Paylater Payment System

In addition to easy terms and a fast process, one of the aspects that are the attraction of this Paylater feature is that it can provide loans to students who do not have a bank account (unbanked), thus opening up opportunities in the use of this Paylater feature. This attraction further makes Paylater one of the innovations that users are interested in today.

As already explained, this Paylater transaction adds an interest of 2.95% and a handling fee of 1 % in each transaction. The student’s view of the additional costs of the application is as follows:

a) Students’ views on interest and handling fees on Shopee Paylater transactions.

This view is the result of an interview with students regarding the presence or absence of riba in transactions using Paylater. Students view the existence of interest and handling fees in this Paylater transaction with various views. Salah sAtunaya considers that the addition is riba. As revealed by Fitroh, “Well, I think the addition in the Paylater transaction contains riba.” (Fitroh, 2022).

The same is also expressed by Sucik, Tirta, Lehun, Hatik, Kanto, and Bintan. In this case, Fitroh also added, “Don’t rely on something that smells of credit, let alone plunge us into getting closer to doing riba, don’t do it.” So the existence of riba is their reason to avoid these transactions. For students who use Paylater, their views on interest and handling fees are divided into two, namely, students continue to use Shopee with the Paylater system, even though it is considered riba. As in this case, Raki stated, “Transactions using the Paylater system at Shopee, in my opinion, riba.” Simba in this case also argued, “Yes, the transaction is riba, but I am transacting because it meets the needs and limitations of funds.” The same thing was also said by the Moon, “The transaction is indeed riba, but I still wear it because it was a fad at first.”

The addition in Shopee Paylater according to the Fatwa of the Indonesian Ulema Council (MUI) No. 1 of 2004 is included in the riba of nasi’ah. According to wahbah Zuhaily riba nasi’ah is a buying and selling activity with a predetermined time gap for the

delivery of goods, meaning that there is an additional in the suspension. The supplement is used as a form of compensation in the suspension of payments without the provision of wages or rewards. This applies to similar goods or not (Wahbah Al-Zuhaily, n.d.).

Meanwhile, students who think that the addition in the Paylater transaction is a reward for services for Shopee who has provided a bailout of funds, then continue the Paylater transaction and consider this to be an ability. In this case, Ikak argued, “I think that addition I consider it a service, it is not riba because it is my reward in the service of bailing funds.” (Ikak, 2022).

Differences in views or perceptions cause the behavior of each participant to differ in deciding whether to use Paylater or not. As stated by Kotler regarding perception, a person is motivated to do something influenced by his perspective in dealing with the situation he faces (Philip Kotler, 1997). In this case, it is the decision to use the said Paylater.

b) Students’ views on fines on Shopee Paylater transactions.

According to the results of the interview regarding the view of late fees, it is related to losses and deficiencies in the Paylater transaction. As already explained, Shopee sets a fine of 5% if you experience a delay in repaying the installments. Therefore, students who use these transactions try to always pay on time.

Raki’s opinion on this is that “The existence of a fine when experiencing a delay is a loss, but in this case, I am never late paying even to bad debts.” A similar opinion was expressed by Bulan, “the shortcomings are not there, because I have never been fined and always paid on time.” (Month, 2022).

Meanwhile, participants who did not use the Shopee Paylater application viewed the fine as a loss that must be prevented. In this case, Dika said, “Losses in Paylater are very likely to exist, such as the imposition of a fine every month if there is a delay.” In this case, Kanto argues, “If possible, don’t use the feature. No matter what it is, don’t challenge it, because if you get a fine, you will also lose a lot.” (Kanto, 2022).

Although the behavior carried out between student users and non-users is different, they have the same perspective, which is to consider the fine to be a potential loss for riba. Both of them have the same interest, namely not to experience losses in transactions. In this case, Georg Simmel reveals the so-called “counting disposition” of each individual in the modern world. This is intellectuality in the economic world with a mathematical way of thinking. Students, see the quantitative side in this case their finances by reducing qualitative values. (Syukur, 2018)

For example, Bintan revealed that he said, “I don’t know about the fine, but I think if there is, it is a loss that will haunt the

moment of payment, and it is riba.” (Bintan, 2022). A similar point was expressed by Affa, “I don’t know the fine, but whatever the additional form, it is a detrimental riba, so even though there are advantages in the features, I still do not use, it because of riba.” (Affa, 2022).

3. Factors Behind Student Behavior in the Use of the Paylater System Using a Social Action Perspective

The author uses Max Weber’s theory of Social Action to deepen, analyze, and map the factors behind student behavior in using the Paylater system. Social action is an individual action that is meaningful to the individual himself or another individual. (Soerjono Soekanto, 1997). Max Weber thinks that humans act because of the decision to act to achieve the desired goal. The human being will define his goals, consider situations and conditions, then determine actions (Jones, 2016, p. 117).

The theory of social action is oriented towards the goals and motivations of the perpetrator, not meaning being interested in small groups with specific interactions between individuals only, but also paying attention to the outlines of history, and social change and believing that the best way to understand various societies is to value every characteristic of his actions (Jones, 2016, p. 118).

Max Weber states that social action does not consistently have a rational dimension but there are various non-rational actions carried out by people, namely their relation to various aspects of life, such as political, social, and economic (Damsar, 2016, p. 12). Max Weber specifically classifies social actions that have these subjective meanings into four types, namely instrumental, value-rational, affective, and traditional actions (Damsar, 2016, p. 14). Students who use Paylater are included in affective actions, which are any actions that are dominated by emotional and emotional consequences without careful planning. Students who use Paylater have not used good planning in determining their actions. As for students who do not wear it falls into the category of rational actions, they consider the potential for riba to be prohibited in Islamic law, so they choose not to use it. Then through this theory, the factors behind the use of Shopee Paylater will be mapped, in UIN Sunan Kalijaga Students, namely as follows:

a) Social Factors

Even though they are on the same campus, students have their environment it affects different social circumstances. Students from Yogyakarta, in their interactions, chose to refuse to follow the trend. So, they chose not to use Shopee Paylater. This is to the phrase from Masita, “For my friends whose bills are piled up, buy goods as needed, not as you wish, let alone just follow the trend, let alone have to go into debt.” (Masita 2022). Melati also conveyed the same thing.

While students who live in Islamic boarding schools and boarding houses, of them choose to use Paylater because they follow trends that eventually cause curiosity. As Ulnuh, in this case, stated, “I use Paylater because I want and am curious, in addition to the level of security provided by the shopee company which in my opinion can convince consumers to transact using paylater.” (Ulnuh, 2022).

A similar opinion was also expressed by Bulan, “I used Shopee Paylater for a year, at first because I was actively following the trend, the use was more efficient if the Shopeepay limit and m-banking were empty, they could still checkout with the Paylater feature.” (Month, 2022).

However, not all students who live in Pesantren, and boarding houses in their social actions use Paylater. Some of them are also reluctant to follow the trend. In this case, as revealed by Atuna, “Do not try to use the Paylater trend, for fear that it will become addictive, and buy things that should not be bought.” (Atuna, 2022). In this social factor, there is a social action regarding different Student Behaviors, it is influenced by their social circumstances in accepting existing trends. It is also influenced by other factors.

b) Religious Factors

UIN Sunan Kalijaga students who are Muslims have the same obligation to obey the rules of Islamic law. So that this will affect the use of the Paylater system by looking at the realm of Islamic law. As many as 18 of the 23 Participants revealed that they did not use Paylater because the transaction contained riba. As in this case, Sucik said, “In my opinion, it is better to avoid Paylater because it contains riba.” (Sucik, 2022)

Achim and Dila also said the same thing. Achim says, “Don’t use it because it will only increase debt and make you feel uneasy because there is riba that is prohibited.” Dila also said, “I don’t use paylater, because I don’t think paylater is safe and afraid of being chased by debt collectors, which I know that the transaction also contains riba.” (Dila, 2022). Meanwhile, some students continue to use, as in Simba’s words, “I think the Paylater system contains riba, but limited funds keep me making transactions.” (Simba, 2022). The same thing is also said by the Moon, he considers the transaction riba but still uses it out of curiosity about the existing trends (Moon, 2022).

The Religious factor in this regard relates to morality and the concept of collective consciousness belonging to Weber that creates social action. Here it can be seen that the behavior of students who do not use Paylater is influenced by the collective awareness of the applicable Islamic law. Although there are social

actions, some students choose to continue using them because of other things that are behind them.

c) Economic Factors

The existence of social actions regarding student behavior in the practice of using the Paylater system is also influenced by economic factors. As Raki puts it, “I transacted, out of urgent need.” (Raki, 2022). The same thing was also conveyed by Simba, namely the limited funds that they continue to use (Simba, 2022).

Meanwhile, Tirto stated, “If the conditions are not urgent then do not use Paylater.” (Tirto, 2022).

The existence of different views on economic factors, namely regarding the need and limitation of funds, greatly affects the differences in social actions created. The correlation between the two sets of social actions is valid in various factors behind student behavior in the use of the Paylater system. So that the two social actions are causally related to each other.

This means that the factors in social action are also causally interrelated. For example, religious factors that force students to follow the rules of Islamic law affect economic factors when students have needs. So that it will give rise to social actions in the form of Student Behavior to still not use the Paylater system on the Shopee Marketplace because there is coercion from Shari’a. Or the opposite is true, the Student due to economic factors in the form of urgent limited funds, as a result of which he is forced to continue to use Paylater, even though he knows how the rules in Islamic law are concerned.

C. Conclusions

Shopee Paylater credit practices are carried out through an application, namely the Shopee marketplace by registering to activate Shopee Paylater. After Shopee Paylater is successfully activated, users can use Shopee Paylater to shop, and users can pay for their shopping according to the selected time, namely the buy now pay later program which is completed within 1 month, or with an installment tempo of 3, 6, and 12 months. Every transaction using Shopee Paylater is subject to a transaction fee of 1%. The way to pay the bills can be done by transferring via ATM, I-Banking, M-Banking, or paying through minimarkets such as Indomaret, and Alfamart. If there is a delay in paying, a fine of 5% of the total bill will be imposed.

Students’ views on flowers are divided into two. First, for students who use it, some think that the interest in the Paylater transaction is riba, but they still make it because there are factors behind it. Second, students who use Paylater think that the interest in Paylater is in exchange for services or wages. Meanwhile, the view of students who do not use Paylater on interest is included in riba which is prohibited by Islam, and its

nature is detrimental and causes consumptive nature. Meanwhile, the second assumption of a fine is a loss that must be avoided and has the potential for riba. Therefore, students who use Paylater always try to pay off payments on time.

Based on the perspective of Max Weber's Social Action theory, the factors behind student behavior in the use of the Paylater system, create two social actions, namely social actions in the form of student behavior using Paylater, and social actions in the form of student behavior who do not use Paylater. The first of these factors is the social factor, which is about how students respond to the development of transaction trends using the Paylater system. Second, namely the religious factor, students who are both Muslims view the practice of using Paylater based on applicable Islamic law. Many students choose not to use the Paylater system because it contains riba. Third, namely economic factors, limited funds, and urgent needs are factors in student behavior to use the Paylater system. The existence of factors in social action is causally interrelated.

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