



**PAYLATER TRANSACTIONS IN THE REVIEW OF FIQH MUAMALAH
(BETWEEN FINANCIAL CONVENIENCE AND THE POTENTIAL FOR
RIBA)**

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This research aims to provide the public with insights into using the financial system, specifically paylater, which is often offered by e-commerce products. By understanding the laws and system of paylater, it is hoped that users will use the system wisely and with sufficient knowledge. This research aims to provide the public with insights into the financial system based on the digital technology of Paylater, which is commonly used in e-commerce transactions, without intending to disparage or harm any party. This study uses the literature review method, primarily focusing on classical and contemporary works of fiqh muamalah, financial authorities such as DSN-MUI and OJK, and academic discourse on the development of financial technology for its literature review. The findings of this study indicate and confirm that the Paylater practice has significant potential to contain elements of usury and contractual uncertainty that are contrary to Sharia principles. However, with proper contract reconstruction and strict Sharia supervision, this service can be adapted to Islamic teachings. It is hoped that this research will be an important reference for users, regulators, and business practitioners, especially in designing economically efficient digital financing schemes that are in accordance with the limitations of Islamic law.

Keywords: Pay later, Fiqih Muamalah, E-commerce, financial



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Introduction

The rapid development of information and communication technology in Indonesia is now evident in the widespread use of the internet. Technology has indeed become an important part of the daily lives of Indonesian society. Additionally, this technology simplifies business operations and enables sales and purchases through electronic channels. As a result, there are currently many digital transactions and commodities, regardless of the size of the business. E-commerce will result in a contract, or legal relationship, between two parties. This is also used in online e-commerce, especially for purchases made thru online stores or online marketplaces. (Hukum and Muhammadiyah 2024)

In a trusted digital marketplace, technologies like online shopping payments that integrate buy-now-pay-later methods have made life easier. One of the digital marketplaces currently available is Shopee. This digital marketplace allows buying and selling and offers many payment options. One payment method is Shopee Pay Later. This is payment thru an installment method offered to Shopee users and related digital marketplaces (Ramadhanty et al. 2022).

E-commerce transactions today bring the latest business styles where buyers and sellers don't need to meet face-to-face and don't need to physically include a signature. Payment via paylater is made far in advance and can be paid off later. In order to support financial needs, Shopee provides paylater (Muflihatul Isnaeni et al. 2023).

In today's world, with the advent of digital financial products, financial transactions have become simpler and more efficient, for example, with the availability of Paylater. The Paylater service offers people the option to purchase goods or services and pay for them later. However, in its implementation, this raises an issue in the Islamic view: does this involve usury or ambiguity in the deal? (Syaikhu, S. et al. 2020).

In the principles of fiqh muamalah, every payment activity carried out, along with its inherent risks and rewards, must be done fairly. The transactions conducted should not contain imbalances or ambiguity (gharar), maysir, or riba. Given the



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proliferation of Paylater services, a study of Islamic literature and the laws in force in this country is deemed necessary to examine this issue more deeply.

Riba etymologically can be defined as an addition (al ziyaadah), growth (an-numuw), increase (al irtifa), and enlargement (al-uluw). In other words, riba is the addition, development, and increase or expansion related to the principal debt, and it involves a return in the form of compensation based on the principal loan received by the lender from the borrower as compensation to the lenders for postponing or separating from a portion of their capital for a specific period of time (Yadh and Masalah 2013).

What makes these modern shopping applications interesting is that they offer extremely easy payment solutions. This can be done via bank transfer, e-money, convenience stores, cash on delivery, and paylater. Especially among millennials, paylater is quite popular because it offers attractive promotions, a consumer-friendly system, and allows payment to be made after enjoying the purchased goods (Salsabila et al. 2022).

However, throughout the year, paylater services have become increasingly popular, offering practical convenience in transactions, especially for young people. With this feature, service users from the general public can find a practical solution (money) very quickly. However, it is not appropriate to admit that, at times, this feature is misused, especially for purchasing excessive items.

Methods

This type of research is a descriptive qualitative study using the literature review method. Data sources were taken and obtained from Quranic interpretations, hadiths, scientific journals, DSN-MUI fatwas, books on fiqh muamalah, Bank Indonesia regulations, and so on. The analysis used is a literature study that combines previous literature and opinions from reliable sources, namely a review of Paylater practices and their comparison with the principles of Islamic law.



Result and Discussion

A. The Concept Of Paylater System Transactions

The urge to shop to meet modern lifestyles is hampered by difficulties in working, making users resort to PayLater payment methods. By simply accessing the application, logging in, and verifying with PayLater, users can make purchases without using cash. The existence of the PayLater payment system is very beneficial for consumers as it makes it easier for them to obtain the goods they need immediately with deferred payments or unpaid bills (Nailah Amelia et al. 2023).

The emergence of paylater, also known as a pay-later system, is a feature of online shop services that provides electronic money transfers to users, using a payment method without a credit card, so it can be used as cash or qardh. This method is a loan from Shopee to resellers that requires customers to pay within a reasonable timeframe, which is set at the beginning of each month (Wati, A., & Ningsih, S. H. 2023).

Then there are several benefits to attracting users. As mentioned (GoPay 2023), the service does not charge fees at the time of use. Thus, users can estimate the administrative costs or the amount of interest that will be applied each month. Specifically for the first month of the trip, users will also receive a free subscription. After that, users only need to pay the subscription fee if they use it.

Paylater is a modern buy now, pay later service typically offered by fintech or e-commerce companies. The mechanism is similar to consumer credit, where users purchase goods and pay for them over a specific period. This is often referred to as interest or a late fee. Some Paylater providers may partner with banks or other financial institutions that then implement a margin or fee system.

Shopee's PayLater payment method provides services to Shopee members. Shopee offers shopping convenience in the form of low-interest loans. Users have the ability to estimate payments for 3 times, 6 times, and 12 times, and each time has alternative rates for every 1st of the month. Beside Shopee, there are other



applications that offer PayLater, such as Gojek with Gopay PayLater, Traveloka with Traveloka PayLater, and others (Shafitri, F. N. S. et al 2023).

B. Review Of The Sale And Purchase Contract In Muamalah Jurisprudence And Scholars Fatwas On Online Sales And Paylater

Muamalah, or the exchange of goods for money, is one of the most important core teachings in Islam. Islam teaches a way of life that impacts many aspects of human life, including money, which is exchanged between individuals for goods or other things. In the field of fiqh muamalah, scholars use verses from the Quran and mutawatir hadiths to demonstrate the legal basis for this (Hidayat 2022).

According to etymology, the process of buying and selling, more commonly known as "al-bai," has a very strong influence on everything. From a terminological perspective, ba'i, or what is known as buying and selling, is a transaction consisting of exchanging (mu'awadah) material (maliyyah) that indicates the reliability of the product (manfa'ah) or the product itself ('ain) in a consistent manner (Ahmadi et al. 2023).

In every Sharia transaction, such as buying and selling, whether between individuals or groups, between individuals and organizations, or among organizations, there must be a clear agreement (akad) between the parties regarding whether they are conducting business together and how the agreement built between the parties can be used to inform the business related to the agreement in question (M Abdul Wahab, L. 2019).

The MUI fatwa was issued on Information Technology-Based Financing, which specifically discusses financing services such as P2P lending, digital financing, and Paylater. This fatwa states that these services can be used as long as they comply with Sharia law, such as murabahah, ijarah, or qardh. What is stated in this fatwa is the need for clear contracts and transparent costs, as well as various matters related to usury practices, whether in the form of interest on late



payments or additions to debt in an un-Islamic manner. This fatwa also emphasizes the need for sharia supervision from financial institutions providing services (MUI fatwa no. 117/ II/2017).

Based on the aforementioned fatwa, the Paylater service can be categorized as halal if it adheres to a Sharia-compliant contract structure and does not include interest or penalties for late payments. However, traditional Paylater practices, known as interest or fines, do not comply with the basic principles of Islam. Therefore, it is very important for Muslim service providers and consumers to understand and comply with the legal requirements of DSN-MUI when conducting digital transactions in accordance with Sharia law.

C. The Phenomenon And Potential Of Riba In Paylater

According to Aseem Gupta in "The Evil Psychology of Buy-Now Pay-Later," quoted in his blog "Money and Business" on June 1, 2025. Dopamine activation, a chemical in the brain associated with pleasure, occurs when people finish making a purchase, not when they receive or use the item. Aseem Gupta explained that the fast and easy BNPL payment process is designed to give customers "buyer's euphoria," a pleasant feeling that makes them want to extend and continue the transaction. This aligns with the research findings (Nurfitri, A.R. et al. 2025) that the public is trapped in a Paylater cycle due to a continuously growing consumer base. High consumption levels among the general public will make them want to buy anything without hesitation and without reasonable consideration. According to what happened to some of the researchers' subjects, they were willing to spend money, even using Paylater, just to fulfill unnecessary desires.

As a result, every time consumers use the PayLater feature effectively and successfully, their satisfaction increases. Subsequently, the balance is automatically deducted due to bank transfers, up to the amount limit initially agreed upon, which they previously felt they could afford. Therefore, using the PayLater feature repeatedly leads to a higher perceived maximum consumption



amount that can be paid, even tho consumers have paid their previous bills. This increasing consumption law is increasingly detrimental to consumers. and then, many things happened beyond the consumer's control (Prastiwi, I. E., & Fitria, T. N. 2021).

Riba is defined as a component used in transactions involving borrowing and lending or sales that do not comply with Islamic principles. According to Wahbah al-Zuhaili (1989), usury can be divided into two main forms: usury of delay (additional amount due to delayed payment) and usury of excess (additional amount due to exchanging similar goods with different measures or qualities). Paylater systems generally contain the potential for riba nasi'ah, especially when service providers provide information about fees or charges determined based on the length of payment. This is not compensation for real services, which means that profit caused by the passage of time is haram according to Islamic law.

Technically, Paylater integrates user accounts with relevant payment methods from the moment of registration. At the end of the time, the system will provide instructions for the deduction based on the nominal amount of the bill, including the payment amount, service fees, and if applicable, interest or late penalties. According to Bank Indonesia (2023), this automatic debit practice is implemented in the initial phase and requires explicit consent from the user, which is typically obtained thru digital approval during registration.

Then, in practice, some Paylater companies integrate the payment system with penalties. For example, if a user's balance cannot be paid at the time of auto-debit, a fee will be charged which will be automatically paid in subsequent months. This is an important step in risk management for businesses to reduce the risk of financial loss. However, according to Islamic jurisprudence of transactions, such additional costs could potentially fall into the category of riba if they are not based on real service compensation (Pardiansyah 2022).



Discussion

This study concludes that, despite offering financial stability and flexibility in payments, Paylater services pose significant risks from the perspective of fiqh muamalah. This aligns with the clear issues identified in the research, where Paylater is positioned as a digital currency phenomenon requiring deep adherence to Sharia principles. The fact that this system can cause euphoria and increase irrational consumption suggests a high degree of relevance between consumer behavior and service mechanisms, as explained in consumer psychology literature. This shows that the issues identified from the beginning are not only theoretical but also have practical implications for the overall economy.

From a Sharia regulatory perspective, the fundamental issue requiring attention is the potential for *riba nasi'ah* in deferred payment schemes. It is clear from the study results that Paylater can technically be built using sharia-compliant contracts, such as *murabahah* or *qardh*. According to Islamic law, however, usury is a common practice in the field involving the use of additional components (overpayment) that are time-based, which in fiqh muamalah is considered usury. This implies a gap between the ideal principles of Sharia and their practical implementation in the fintech sector, ultimately leading to stricter Sharia certification and supervision by leading organizations such as DSN-MUI and OJK.

Additionally, knowledge about automated payment systems (auto-debit) supports the idea that the technical aspects of Paylater's design contribute to more acceptable consumer behavior. This mechanism, on the one hand, helps reduce the risk of default by service providers, but on the other hand, it has the potential to encourage customers to make wasteful and less-than-perfect purchases. The relationship between technical risk, consumer behavior, and Sharia risk indicates that Paylater cannot be explained solely by legal or technical reasons, which still requires multidisciplinary research integrating Islamic law, consumer behavior, and public policy.

The practical implications of this research are quite extensive. The results of this research can be used as a guide by regulators to develop regulations that balance



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innovation between finance and consumer protection based on Islamic law. For service providers, this highlights the importance of innovative products that are not only competitive in commercial activities but also adhere to the principles of Islamic financial literacy. From the perspective of the general public, awareness of the potential for usury and the implications of consumer behavior is crucial for building healthy and transparent financial literacy.

However, there are still shortcomings in this study, caused by the methodology being solely literature review-based, which makes it difficult to test empirical data such as consumer surveys or interviews conducted in relation to industrial activities. Additionally, the variations in Paylater business models across platforms are not yet comprehensively reviewed, so careful consideration is needed when making generalizations about this. It is recommended that further research be conducted using qualitative and quantitative methods to obtain more detailed information about Paylater symptoms from the fields of law, psychology, and Islamic economics.

Conclusion

From the results of this study, it shows that the existence of Paylater services in the modern digital economy is a complex phenomenon that combines technological advancements, consumer behavior, and compliance with Sharia principles. Key findings indicate that while Paylater can offer convenience and accessibility in terms of payment, its design and functionality continue to create opportunities for usury, particularly usury of delay, and also increase high spending capacity due to irrational consumer behavior driven by purchase euphoria. This supports the main objective of this journal, which states that technology-based financial innovation cannot be fully attributed to efficiency and convenience strategies, but also to compliance with ethical and Sharia law.

Practically, the results of this study provide a clear purpose and rationale for the development of a Paylater model that is not only commercially viable but also respects Islamic law. According to the author, service providers have the ability to offer products with Sharia-compliant systems, transparent payment systems with clear contracts, and



consumer education mechanisms that promote Sharia-compliant financial literacy. If this is taken into consideration, Paylater has the potential to become a tool that helps people understand money, while also adhering to Sharia principles in the digital transformation process.

This research is expected to contribute to the advancement of knowledge in the field of Islamic finance and technology, clearly and concisely examining the relationship between Islamic law, consumer behavior, and service design. This highlights the previously consistent literature that tends to analyze Sharia law separately from the perspective of financial technology behavior and regulation. Furthermore, this research can later be used to compare Sharia Paylater models across countries in other jurisdictions, assess regulatory effectiveness, and identify consumer behavioral factors that have the greatest impact. Therefore, the research and analysis results are not only relevant for the development of Indonesian society, but can also be applied globally to advance e-money practices and improve the accuracy and consistency of these digital currency practices.

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