

SHOPEE PAYLATER LOANS PERSPEKTIF KOMPILASI HUKUM EKONOMI SYARIAH

Sarah Khairani Harahap
UIN Syahada padangsidempuan
E-Mail: sarah.hrp71@gmail.com

Ikhwanuddin Harahap
UIN Syahada padangsidempuan
E-Mail: ikhwanuddinharahap@iain-padangsidempuan.ac.id

Abstract

The research problems are how to practice Shopee Paylater loans in Padang Sidempuan City and how to review the compilation of Sharia Economic Law on Shopee Paylater loans. religion teaches its people to have the nature of qanaah, not to have the related wasteful nature until learning the money to buy an item that does not get the benefit or necessary. In the compilation of Sharia Economic Law is mentioned qardh loans. In Article 615 KHES related to qardh, the customer may make additional or voluntary contributions to the lender as long as it is not promised in the transaction. The purpose of this study was to determine how the practice of Shopee Pay Later loans in the city of Padang Sidempuan and review based on the compilation of Sharia Economic Law. This research is field research that uses data collection techniques such as observation, interviews, and documentation. Then pick up books related to this research such as law books, journals, government publications, as well as sites or other sources that support this research. The result of this research is that Shopee Paylater can be accessed by all users by registering first. Then the user can directly do checkout by having an installment payment system of 3, 6, or 12 installments with a predetermined interest. The influence of the use of this feature has a consumptive impact on the community to become addicted to shopping or known as Shopaholic. Even the reprimand given by Shopee does not make some people a deterrent to loans. Based on a review of the compilation of Sharia Economic Law Against loans Shopee Paylater on e-commerce shows that the loan or qardh is not in accordance with article 609 KHES because in the compilation of Sharia Economic Law the borrower may provide additional payments or voluntary donations to the lender, but not agreed upon in the transaction.

Keywords: Shopee Paylater, Qardh, installment.

A. Introduction

The world has now been changed, there are more and more technological sophistications that decades ago were considered impossible but are in fact

happening today. All activities are carried out quickly and precisely. Only with the internet and electronic media we can do all activities easily. Sitting and relaxing from

home or office we can see and do all the activities.

No exception in terms of buying and selling.¹ The internet makes work easier and saves time for people who want to buy and sell. Through search search then with one click we can buy the goods we want. No need to spend money and need transportation to visit the store, just look at the cellphone screen and the like, we can do buying and selling activities. Basically, the law of trading is a *mubah* or allowed. But the law can turn into *wajib* (obligatory), *sunah* (recommended), *makruh* (disapproved) or *haram* (forbidden) depending on the situations and conditions based on the origin of the trading *maslahat* itself.²

This online trading transaction is called e-commerce. Usually online transactions are often carried out on the marketplace. Marketplace is a place for buying and selling online where the money will be received by the seller after the goods purchased reach the buyer. This is a form of protection to the buyer so that the seller actually sends the ordered goods.

¹ Ahmad Nahrawi Abdus Salam al-Indusi, *Ensiklopedia Imam Syai'i* (Jakarta: PT. Mizan Publika, 2008).p. 528.

² Hasiah, "Pemahaman Pedagang Pasar Sangkumpul Bonang Kota Padangsidempuan terhadap Ayat-Ayat Dagang," *Jurnal Al-Fawatih: Jurnal Kajian al-Qur'an dan Hadis* 3, no. 1 (Juni 2022): p. 65.

There are so many marketplaces that are well known in the world. Whether it's Tokopedia, blibli.com, Lazada, Bukalapak, JDID and Shopee. Shopee has provides services and interesting features to upload users to make transactions on their platform. Whether it's from affordable item prices, free shipping bonuses for a minimum of Rp. 0, 11.11 sale, all 10.000, Shopee Pay, and the newest one is Shopee Paylater.

Shopee Paylater is a feature that users can use to make instant loans when they want to buy an item on Shopee. The limit given by Shopee is Rp. 750,000.00 with the convenience of paying in 1 month without interest, or with the 2 or 3 months installment method without the need for a credit card. Users can also apply for an additional 1x limit for their Shopee Paylater.

Applying for a loan at Shopee Paylater is not difficult, users only register for a loan from the Shopee application. In addition, users must also have an ID card because when registering they will be asked for a photo of their ID card, an applicant's eligibility survey, or the use of collateral. If approved by Shopee, the users will automatically get a nominal amount of Rp. 750,000.00 which can only be used to pay for groceries at Shopee. In

addition, the Shopee Paylater service can be used for registered and verified users, 3 months old, frequently used for transactions and updated to the latest application.

The installment fee charged from transactions on Shopee Paylater is a minimum of 2.95 percent of the total payment. In addition to the current Shopee Paylater interest, users are also charged a handling fee of 1 percent per transaction. Meanwhile, if there is a delay in payment, the users will be subject to a fine of 5 percent. The amount of this fine will continue to increase if the users do not pay the installments.³

In the city of Padang Sidempuan, several people have used Shopee Paylater. This phenomenon is quite widespread among the people of the city of Padang Sidempuan. Many traders and students use Shopee Paylater to sell online or to buy things they need.

The reason of using the Shopee Paylater service are because they don't need to prioritize initial funds from private property or from buyers to order the desired goods on the marketplace Shopee. They can directly buy with the funds they have borrowed from Shopee Paylater and after the desired item has

arrived at the address, the user as an online seller can immediately give the ordered item to the buyer and the money given by the buyer can be directly deposited to pay off the money. which has been borrowed on Shopee Paylater. For the public or users who make loans and pay with the installment system 3 times or 6 times, the user will be charged an interest of 2.95 percent as described above.⁴

One of them is Miss. F who uses Shopee Paylater to buy goods in the form of a white short-sleeved men's shirt. The initial price for a men's white short-sleeved shirt is Rp. 34,500 by buying two shirts, bringing the total to Rp. 69,000. Then Miss. F is subject to postage and handling fees of Rp. 13,315 so that the total purchase of a white shirt is Rp. 82,315. Miss. F makes payments through Shopee Paylater by choosing 1 (one) installment. The total to be paid by Miss. F becomes Rp. 84,743.

According to the Compilation of Sharia Economic Law *qardh* is the provision of funds or bills between Islamic Financial Institutions and the borrower of money requiring the borrower to make payments in cash or installments within a certain period of time. In Article 606

³ M.Ali Hasan, *Berbagai Macam Transaksi dalam Islam* (Jakarta: PT. Raja Grafindo Persada, 2002). p. 104.

⁴ Puji Kurniawan, "Implementasi Akad Murabahah di Perbankan Syariah kota Padangsidempuan," *Al-Maqasid: Jurnal Kesyariahan dan Keperdataan* 5, no. 1 (Juni 2019): hlm. 45.

KHES reads *qardh* customers must return the principal amount received at a mutually agreed time. Then in Article 609 KHES the customer can make additional or voluntary donations to the lender as long as it is not promised in the transaction.

The loan or term *qardh* applies without reward because the one who lends money in return is *riba*. *Riba qardh* should not be done because *qardh* in Islam aims to help and not to take advantage.

Through the background above, the author is interested in conducting research on Shopee Paylater loans based on KHES analysis on the article mentioned above with the title "**Shopee Paylater Loans Reviewed of Sharia Economic Law Compilation (Case Study in Padang Sidempuan City)**"

B. Method of the Research

The type of research used is a qualitative research type, namely field research by collecting data in the field from users through interviews and face-to-face with people who are research subjects to obtain accurate information in accordance with the desired objectives in this writing. Primary data that will be used by researchers is the original source of interviews and observations. In this study

the primary data sources consisted of Shopee Paylater feature in Shopee application that is used as research and the results of interviews with Shopee Paylater users who obtained loans. The secondary data that researcher use books, thesis, journals, articles, internet sites and other sources that support the completion of this study. Technique of the Data Collection used is a interviews were conducted by way of direct question and answer with Shopee Paylater users to find information related to research in order to collect data. Then make an observation and recording of research conducted to complement and strengthen the data obtained through interviews. The last is documentation when conducting interviews with Shopee Paylater users, then document the procedure for applying for loans through Shopee Paylater, disbursement of funds, loan payment schemes, additional determination of repayments with a 2-time or 3-time installment system.⁵

C. Results of Research And Analysis

Shopee Paylater is a feature that users can use to make instant loans when

⁵ Mustafid dan Ilffan, "Kajian Sosio Legal dalam Pemahaman Syariat Islam dan Hukum Sosial Masyarakat terhadap Penguatan Perkawinan," *Jurnal el-Qanuniy: Jurnal Ilmu-Ilmu Kesyariahan dan Pranata Sosial* 7, no. 1 (Juni 2021): hlm. 98.

they want to buy an item on Shopee. The limit given by Shopee is Rp. 750,000.00 with the convenience of paying in 1 month without interest, or with the 2 or 3 months installment method without the need for a credit card. Users can also apply for an additional 1x limit for their Shopee Paylater.

Applying for a loan at Shopee Paylater is not difficult, users only register for a loan from the Shopee application. In addition, users must also have an ID card because when registering they will be asked for a photo of their ID card, an applicant's eligibility survey, or the use of collateral. If approved by Shopee, the users will automatically get a nominal amount of Rp. 750,000.00 which can only be used to pay for groceries at Shopee. In addition, the Shopee Paylater service can be used for registered and verified users, 3 months old, frequently used for transactions and updated to the latest application.

The installment fee charged from transactions on Shopee Paylater is a minimum of 2.95 percent of the total payment. In addition to the current Shopee Paylater interest, users are also charged a handling fee of 1 percent per transaction. Meanwhile, if there is a delay in payment, the users will be subject to a fine of 5 percent. The amount of this fine will

continue to increase if the users do not pay the installments.

Various kinds of products offered by Shopee ranging from fashion, cosmetics, gadgets, electronics to daily necessities make people choose to shop online because of its practicality, users do not need to go out to shop and do not need to queue to make payments.

The people of Padang Sidempuan city who use Shopee Paylater usually shop for women's or men's clothes, bags, shoes, cooking utensils, and cosmetics. The most dominant item purchased by Shopee Paylater users in the Padang Sidempuan city area is clothing.

Buying using Shopee Paylater can help traders minimize the capital that must be spent. In addition, traders can also reduce the risk of loss when taking goods in large quantities. Users who are not from the merchant circle also stated that buying the clothes they wanted could be done with money that didn't exist at that time so it doesn't worry if the stock of goods would run out.

Users can make loan payments through several payment methods including Shopee Pay. It is an electronic wallet provided by the Shopee application to buy goods in the application. In addition, you can also make online transactions outside of Shopee such as in applications or merchant sites. Use Shopee

Pay by filling in the balance or top-up on a registered Shopee Pay account. Top up balances can be done via ATM or Indomaret and the like. The step that must be taken when paying Shopee Paylater bills through Shopee Pay is by selecting the "me" menu then selecting Shopee Paylater, then the total Shopee Paylater balance will appear, my bill, last transaction and pay the bill. Select pay bill then the details of the amount to be paid will appear. In addition, this page will detail payment information before it is due or past due, total invoices, late fees for those that are past due, total refunds, total bill payments, and pay now.⁶

Then select pay now, a payment method menu will appear, click on the menu and then several methods will appear including via Shopee Pay, Alfamart/Alfamidi, Indomaret/ i.Saku, and Bank Transfer (Virtual Account). Select Shopee Pay and click confirm. Then it will return to the previous menu and select again pay now. Automatically payment of the bill has been completed. Then we can pay on Alfamart/ Alfamidi/ Indomaret. If Shopee Paylater users want to pay loan

bills through Alfamart and the like, the things that must be done are the same as payments through Shopee Pay. Only replaced in the payment method section, namely selecting Alfamart / Alfamidi / Indomaret. After that, a payment code will appear along with payment instructions and then the user can directly go to the nearest Alfamart/Alfamidi/Indomaret.

The last, Shopee Paylater users who want to pay bills through an e-banking account can pay via bank transfer option. The steps that must be carried out are the same as before and select the bank transfer payment method (virtual account). There will be many bank options that you can choose to make payments. Among them are Seabank, Bank BCA, Bank Mandiri, Bank BNI, Bank BRI, Bank Permata, and other banks. After confirmation, the account number and recipient bank will appear. Then there is also a payment procedure through the selected bank. After the payment is complete, the bill will automatically enter the paid category.

Some of Padang Sidempuan people said the reasons used Shopee Paylater were because urgent needs and the current condition did not have the money to buy so with Shopee Paylater did not need to borrow other people's money to be able to

⁶ Fatahuddin Aziz Siregar, "Implementation of the padangsidempuan City Regulation no. 4 of 2010 Article 33 Concerning Market Service Fees in Padangsidempuan," *Yurisprudencia: Jurnal Hukum Ekonomi* 7, no. 2 (Desember 2021): hlm. 192.

buy the goods but only by paying through a Shopee Paylater loan that has been activated through Shopee. For merchants, by borrowing at Shopee Paylater, it is easier to take goods in large quantities and payments can be made the next month or according to the selected installments. So don't bother thinking about the initial capital to add the goods they will sell.

Other reasons based on the results of interviews conducted are the features that are easy to use and provide benefits and many attractive offers such as 12-month installments which make monthly payments cheaper so you are not afraid to be charged large amounts of money, offers free shipping and other discounts. because they usually choose to buy using the Shopee Paylater method, many get free shipping options and not all payment methods get the bonus. Get the convenience of shopping at will in accordance with the given limit, safe and guaranteed loans and relatively low interest rates.

Even though there is a risk that Shopee Paylater users get if they don't follow Shopee Paylater's payment rules. For example not paying on time or not being paid at all. Shopee will send sanctions in the form of a warning. If you don't pay on time, Shopee will increase the fee limit that must be paid. Then a good message from the Whats app will be

received by the user in the form of a warning to immediately pay off the Spaylater bill that is due to avoid handling escalation. This message will come every month or even every week. If the due date exceeds the agreed limit and does not pay off, the warning as before will continue to be carried out and will receive a message in the form of a warning to enter the BI Checking blacklist as a customer who does not pay bills smoothly and fines are running. users at that time did not know how to ensure that they were blacklisted as bad customers. The following month received another message in the form of a notification that his name had been blacklisted. If you make a payment on that day according to the time limit that has been set, Shopee can improve credibility at OJK SLIK. In addition, Shopee will send its members to directly jump to the user's home location according to the registered ID card address when registering a Shopee Paylater account.⁷

The effect of using Shopee Paylater makes the people of the city of Padang Sidempuan tend to be consumptive towards purchasing goods at Shopee. This causes users to frequently check out goods that are not needed or only tertiary goods.

⁷ Sawaluddin Siregar, "Perspektif Hukum Islam mengenai Mekanisme Manipulasi Pasar dalam Transaksi Saham di Pasar Modal," *Yurisprudentia: Jurnal Hukum Ekonomi* 3, no. 2 (Desember 2017): hlm. 77.

Using Shopee Paylater rather than immediately paying in full even though it was said that there was enough money to pay for check out, it was just like using Shopee Paylater because they thought they could buy a lot of things with cheap initial money. Excessive use of Shopee Paylater causes users to become addicted and can be categorized as Shopaholics, namely people who have addiction problems in terms of shopping even though the purchased items have been purchased previously or are not needed.

In addition, based on the DSN-MUI Fatwa No: 117/DSN-MUI/II/2018 concerning Information Technology-based Financing Services based on Sharia Principles in information technology-based financing services based on sharia principles, the parties must comply with the following general guidelines, one of which is the service provider. Information technology-based financing must not conflict with sharia principles, which include avoiding *usury*, *gharar*, *maysir*, *tadlis*, *dharar*, *zhulm*, and *haram*.⁸

Shopee Paylater loan analysis based on the 3, 6, or 12 installments

⁸ Ikhwanuddin Harahap, "Pendekatan al-Maslahah dalam Fatwa Majelis Ulama Indonesia (MUI) Nomor 24 Tahun 2017 tentang Hukum dan Pedoman Bermuamalah melalui Media Sosial," *Yurisprudencia: Jurnal Hukum Ekonomi* 3, no. 1 (Juni 2017): hlm. 55.

method with an interest rate of 2.95% is not following Article 609 KHES, namely "customers can provide additional voluntarily to the lender as long as it is not agreed upon in the transaction." In this article, there is the word "voluntary" and the sentence "as long as it is not agreed upon in the transaction". Users who choose installments of 3, 6, or 12 installments object to the interest they get of 2.95% per month. Whereas the purpose of Qardh itself is to help without burdening any party.⁹

The Shopee Paylater feature also includes an additional fee if the loan is late past the due date for paying the bill in one payment, the user will be subject to a 5% penalty of the total bill. All nominals are automatically totaled by Shopee along with the amount of the bill that must be paid when the user checkouts.

The additional cost of the maturity adds to the difficulty for users who want to repay the loan because of the amount of interest given.¹⁰

D. Conclusion

⁹ Ahmatnihar, "Riba dan Bank Konvensional Kajian Teoritis dengan Pendekatan Tafsir," *Yurisprudencia: Jurnal Hukum Ekonomi* 4, no. 1 (Juni 2018): hlm. 32.

¹⁰ Puji Kurniawan, "Analisis Kontrak Ijarah," *Jurnal el-Qanuniy: Jurnal Ilmu-Ilmu Kesyarahan dan Pranata Sosial* 4, no. 2 (Desember 2018): 201–13.

Shopee Paylater loans can be done by creating a Shopee account first, then activate Shopee Paylater by entering your identity and ID card, then verify your identity, after a while Shopee will automatically activate Shopee Paylater account and provide loans with a standard limit of 750,000. we can use the Shopee Paylater loan to checkout shopping by choosing a payment method of 1 installment or 3, 6 and 12 installments according to the amount of the bill that has been set.

An additional 2.95% interest in the choice of 3, 6, and 12 installment payment methods is categorized as usury. Likewise, a 5% late fee is given in the event of late bill payment. So that the Shopee Paylater loan feature is contrary to sharia principles due to the usury.

Sharia Economic Law Review of Shopee Paylater loans on e-commerce shows that the loan or qardh is not in accordance with Article 609 KHES. Because in the compilation of Sharia Economic Law, the borrower may provide additional payments or voluntary donations to the lender, but not agreed upon in the transaction.

Everything has advantages and disadvantages. Shopee Paylater makes it easy for users to shop without capital, while the losses tend to be consumptive, resulting in users becoming shopaholics,

which are always wanting to buy even though the item is not needed and not useful.

Bibliography

a. Book Source

Hasan, M.Ali. *Berbagai Macam Transaksi dalam Islam*. Jakarta: PT. Raja Grafindo Persada, 2002.

Nahrawi Abdus Salam al-Indusi, Ahmad. *Ensiklopedia Imam Syai'i*. Jakarta: PT. Mizan Publika, 2008.

b. Journal Source

Ahmatnijar. "Riba dan Bank Konvensional Kajian Teoritis dengan Pendekatan Tafsir." *Yurisprudencia: Jurnal Hukum Ekonomi* 4, no. 1, Juni 2018.

Harahap, Ikhwanuddin. "Pendekatan al-Maslahah dalam Fatwa Majelis Ulama Indonesia (MUI) Nomor 24 Tahun 2017 tentang Hukum dan Pedoman Bermuamalah melalui Media Sosial." *Yurisprudencia: Jurnal Hukum Ekonomi* 3, no. 1, Juni 2017.

Hasiah. "Pemahaman Pedagang Pasar Sangkumpul Bonang Kota Padangsidempuan terhadap Ayat-Ayat Dagang." *Jurnal Al-Fawatih: Jurnal Kajian al-Qur'an dan Hadis* 3, no. 1, Juni 2022.

Kurniawan, Puji. "Analisis Kontrak Ijarah." *Jurnal el-Qanuniy: Jurnal Ilmu-Ilmu Kesyariahan dan Pranata Sosial* 4, no. 2, Desember 2018.

———. "Implementasi Akad Murabahah di Perbankan Syariah kota Padangsidempuan." *Al-Maqasid: Jurnal Kesyariahan dan Keperdataan* 5, no. 1, Juni 2019.

Mustafid dan Iffan. "Kajian Sosio Legal dalam Pemahaman Syariat Islam dan Hukum Sosial Masyarakat terhadap Penguatan Perkawinan." *Jurnal el-Qanuniy: Jurnal Ilmu-Ilmu Kesyariahan dan Pranata Sosial* 7, no. 1, Juni 2021.

Siregar, Fatahuddin Aziz. "Implementation of the padangsidempuan City Regulation no. 4 of 2010 Article 33 Concerning Market Service Fees in Padangsidempuan." *Yurisprudencia: Jurnal Hukum Ekonomi* 7, no. 2, Desember 2021.

Siregar, Sawaluddin. "Perspektif Hukum Islam mengenai Mekanisme Manipulasi Pasar dalam Transaksi Saham di Pasar Modal." *Yurisprudencia: Jurnal Hukum Ekonomi* 3, no. 2, Desember 2017.