

Paylater In Buying And Selling: An Islamic Economic Perspective

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ABSTRAK

The purpose of this study is to discuss later payment in buying and selling; Islamic economic perspective. This research was conducted to look at various sources of literature that examine payment by paylater in various transactions involving sellers, buyers and online ecommerce media which is currently a profitable and instant option. The method used in the research is literature study research or literature review. The results of this study reveal that paylater in buying and selling in Islamic economics is not prohibited or allowed, as long as there are no elements that come out of the values of sharia principles, the application of paylater in buying and selling is acceptable in the Islamic economy as long as it adheres to the principles of fairness, transparency, and sustainability and is supported by appropriate regulations to ensure that paylater provides benefits without violating the ethical values of Islamic economics.

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INTRODUCTION

The development and advancement of technology is able to make what is currently impossible to do in order to get what is the goal of all the desires of every individual human being. As expressed in the paper discussed (Muhammad Ilham; Saifullah, 2023) stated that technology is very beneficial for humans, especially in terms of organizing daily life hours efficiently. This efficiency can be felt today, for example when shopping. Technology is a comprehensive approach that objectively measures and has an efficiency value in every human endeavor. This efficiency can be used in business as well as in negotiations.

The development of the e-commerce market is generally understood as the purchase and marketing of goods via the Internet, any transaction conducted through digital means can be considered as e-commerce (Ahmad et al., 2013). This view shows that people's existence is changing due to the influence of technological trends, and one of the most significant changes is their tendency to interact in activities in the online world, such as online shopping and online purchasing device placement (Wahono & Santoso, 2020). In addition to the many advantages of easy access to online shopping, customers also save money because online e-commerce purchases are usually cheaper than offline stores. It is very important for consumers to be able to shop at any time, track their shopping time, and access reviews from other customers (Loginov et al., 2020). Of course, by looking at technological developments in the era of digitalization and globalization like today, buying and selling practices are growing rapidly. One of the innovations that has emerged is the concept of paylater or later payment, which provides flexibility for consumers to pay for a good or service after they use it (Syaifuddin et al. 2022).

Tuti Supatminingsih et al., (2023) The results of the study reveal that the misconception that often occurs is that online deferred buying and selling contains elements of usury. This is contrary to the Islamic view of online transactions. The verse QS Al-Baqarah: 127 says, "Allah has approved shopping and encouraged and forbidden usury." Buying and selling should not involve usury at all. Previous research shows that online business is beneficial and convenient for people. If these conveniences and benefits are not accompanied by strict social and moral rules, then one can easily fall into a web of intimidation, mutual suspicion and oppression. Islam must continue to protect humanity so that people are no longer trapped in rampant injustice and greed due to the absence of sharia law prohibiting the sale and purchase of haram goods (Tirta, 2017).

According to Hikmawati, in Syaifuddin et al., (2022), Aeni et al., (2022) online buying and selling is currently a trend. This is because the existence of internet technology today not only affects lifestyles but also brings changes to individual behavior. The business world is currently being greatly affected. The influence of the presence of the Internet facilitates the communication process and ensures the speed of information movement, regardless of time and space constraints. This situation is utilized by entrepreneurs. Judging from the rapid growth of the retail sector along with the development of the world economy, especially Indonesia.

Fitriyani et al., (2022) In the study of Islamic economics, it is explained in sufficient detail, where there is an application of Sharia Economic Principles, where the Islamic economy has certain principles that underlie every financial transaction. While this can provide financial flexibility for consumers, it is important to ensure that paylater does not violate Islamic economic principles. Fu, (2017) In Islamic economics, the concept of paylater is actually acceptable as long as it considers several aspects carefully: (a) There is no additional interest or hidden costs: (b) Buying and selling with the paylater system must be free from additional interest or additional costs. unclear costs. (c) Interest in the Islamic economy is not considered unethical, and (d) Transparency of fees is key.

In the research revealed (Tuti Supatminingsih et al., 2023), (M. et al., 2023) where the principle of this PayLater payment method is "Buy now, pay later". In this type of sale, the consumer (buyer) receives the goods from the seller and can pay in full at the end of a mutually agreed period. This is called Istijlal sale and purchase. Some researchers have studied the PayLater system from an Islamic economic perspective (Wafa, 2020). Clarity of Terms and Conditions: Every paylater transaction must be followed by clear terms and conditions, including the time of payment, the amount to be paid, and the consequences of late payment. Fairness in Pricing: The price of goods or services sold under the paylater system must be fair and not contain elements of fraud or price manipulation. No Gharar (Excessive Uncertainty): Consumers must have a clear understanding of the goods or services they buy and there is no excessive uncertainty that can harm one party. (Isnaeni,2023). Benefits and Challenges Benefits of Paylater in Sharia Economics: Payment Flexibility: Provides convenience to consumers to make payments within a certain time. Financial Access: Helps consumers who may experience financial constraints but still provides freedom to transact. (Muhammad Ilham; Saifullah, 2023) Challenges of Paylater in Sharia Economy: Potential Abuse: There is potential for abuse of the paylater system, especially if there is no adequate supervision and regulation. Unclear Terms and Conditions: If the terms and conditions are not clear, this can lead to injustice and conflict between the parties involved.

Maulida, (2021) in M. Rizki Ramadani, (2023) We all know that the PayLater app has a system that offers the exact same features and benefits as credit cards. The main concept of this modern payment feature is "buy now, pay later". Nur Dianti et al, (2022) , (Tuti Supatminingsih et al., 2023) The PayLater feature is rapidly gaining popularity as payment system technology advances in giant e-commerce companies such as Tokopedia, Shopee, Traveloka, Bukalapak, Kredivo, Akulaku, Gojek, and others, helping people enjoy the benefits of PayLater and experience its functions. People are encouraged to fulfill all their wants and needs, such as buying all the necessities and traveling back and forth, without having to wait or have sufficient funds, thanks to the credit card digital installment facility called PayLater. You could say that the PayLater feature has now become a popular payment method among the general public. Prastiwi & Fitria, (2021), Amri et al., (2023).

Based on information and data from various reference sources that examine paylater from various types of transactions from various aspects and sectors of payment through paylater. Although there have been and quite a lot of discussions about transactions using this paylater from various research results, researchers are interested in discussing in more detail research on how to pay paylater payments in a sharia economic perspective, from various literature as a supporting reference in this study, the formulation to be discussed is how the Islamic economic view of the practice of buying and selling by means of paylater.

METHOD

This research is a study using the literature survey method or literature review. A literature review is a comprehensive review of the research conducted on a particular topic, to show the reader what is known and what is not known about the topic, as well as to find out the research conducted and the reasons why the research is used as an idea for further study (Denney & Tewksbury, 2013). Literary research is available from a variety of sources, including magazines, books, documentaries, the Internet, and libraries. The literature research method is a series of activities related to library data collection, reading and recording, and managing stationery (Zed, 2008 Nur Salam, 2016). The type of writing is a literature review study that focuses on the results of writing related to the topic or variable of writing. The data used in this study are based on the results of research conducted and published in national and international online journals.

RESULTS AND DISCUSSION

Result

Muamalah is the exchange of goods or objects that bring profit in a certain way, such as buying and selling, renting, wages, loans, agricultural affairs, associations, and so on. One of the signs of Mumalah in the Sector's economy includes buying and selling transactions using electronic media. The development of technology causes changes in individual habits, such as in buying and selling transactions.

In Nafsah, (2023) explaining Fiqh terminology, buying and selling is called Paylater which means "selling, exchanging, exchanging something for something else". The Arabic word al-bay' is sometimes used to represent the opposite word of , namely ash-syira ' (buy). The word al-bay' means selling, but also means buying, Muhammad Yazid, (2016: 13), Febriandika et al.(2022). Regarding the term, there are several definitions of buying and selling put forward by the scholars of Fikh, but the content and purpose of each definition are the same. The Hanafis refer t o this as ``making ijab" (the buyer's bill of sale) and ``kab" (the seller's bill of sale), or ``permission by giving the goods and the price to each other. " Defined. The price of the seller and the buyer. Moreover, the property being traded must be beneficial to people (Ibn Abidin, Volume V, 133).

Mujiatun, (2013) Buying and selling is one form of muamara and is regulated by mechanisms according to the Qur'an and Hadith which are the basis of Islamic law. The practice of buying and selling in the Islamic economy above, the practice of buying and selling must be in accordance with the conditions specified in Islamic law, namely the executor of the contract must have reached baligh). From the verses of the Koran and the hadith above, we can understand that buying and selling is a halal and noble business. If the perpetrator is honest, then his position in the afterlife will be equivalent to a prophet, shahid, or siddikin.

Buying and selling is prescribed by Allah based on the following arguments: The word of Allah in Surah al-Baqarah verse 275: Meaning: Those who eat (take) usury cannot stand it except as one possessed by a demon because of his madness. That is because they say that buying and selling is the same as usury, whereas Allah has justified buying and selling and forbidden usury. And as for those to whom the prohibition of their Lord has come, and they have ceased (from usury), then theirs is what they had taken (before the prohibition came); and their affair is (up to) Allah. But whoever repeats (usury), those are the dwellers of Hell; they shall abide therein.

Paylater is one of the latest payment innovations for various buying and selling transaction activities. Paylater is a financial system that allows payment in installments without a credit card. This Paylater feature is one of the features registered and supervised by the Financial Services Authority (OJK), so that all Paylater credit terms and conditions do not harm customers and are only used to support user businesses (OJK) regulated by. In fact, the Paylater feature is an easier and more convenient option for users to access credit without a card. Applying for a credit card at a bank requires many steps and is not very short, so it is very important for users to clearly understand the features of Paylater so as not to accumulate debt and complicated installments. (Permata & Haryanto, 2022) Many parties, including banks, were involved in the development of this feature, which also allows us to offer cost-effective options to our users. If utilized wisely, this payment facility can certainly improve financial inclusion in Indonesia.

In Khan, (2024) and Ahmad et al., (2022) it is mentioned that PayLater is an online loan service without credit that allows customers to pay for transactions at a later date, either all at once or in installments (Puluhulawa et al., 2023). Many refer to this loan facility as a credit line. Many hotel, flight, and train booking companies, fintechs, marketplaces, and digital payments offer PayLater (Lupş a- Tătaru et al., 2023). In revealing that (Prastiwi & Fitria, 2021), (Aritonang, 2022), (Hakim et al., 2023) PayLater is a financial institution that allows making various types of installment payments without a credit card. Several fintech platforms are discussing modern lending methods. In fact, from holiday ticket e-commerce to marketplaces, many are utilizing this feature to provide convenience for those who want to vacation or shop. The PayLater function is one of the trends that millennials are interested in today. Several major app companies are actively promoting this feature on their platforms offering credit card-free loan facilities with similar benefits (Aria, 2019).

The Buy now, pay later function can also be used for travel, grocery shopping, daily transportation, and many other consumer products. Commonly found on e-commerce websites, PayLater does not require the use of a physical card (Aristanti, 2020). In addition, the registration process is very short and fast. It is also very easy and convenient to use, and you can use it anytime and anywhere. PayLater is a credit card-like payment method where the app company first processes the user's bill payment to the merchant, and the user then pays the bill to the app company. To use this service, users are required to provide personal information, a photo of themselves, and a photo of their ID card (Farras, (2019). In addition, you must also enter your personal information on the form available online (Aristanti, 2020).

Islamic economics not only addresses the perspective of human activity regarding how money is earned and spent, but also all economic considerations that lead to human happiness. The goal is to ensure sustainable and harmonious human relations for both parties, thus creating harmony and mutual benefit for the implementers. No wonder that lately buying and selling transactions are increasingly sophisticated with the emergence of sophisticated technological developments that lead to online buying and selling, commonly referred to as electronic commerce. The form of innovation in the utilization of information technology and electronic transactions is contained in Law Number 19 of 2016 concerning Amendments to Law Number 11 of 2008 concerning Information and Electronic Transactions (ITE Law). E-commerce represents a trending business style that is not implemented in person, so there is no need to invite real buyers or use real initials. According to Shabi Mahmashani of Mustofa, the principle adopted in cyberspace is the foundation of anonymity, meaning that there is no distinct personality between two parties. Online buying and selling transactions are carried out between sellers and buyers, and the payment process is carried out through bank transfers to banks or minimarkets that cooperate with the company. For example, the Paylater Marketplace Application requires an Internet network and provides various payment systems to Marketplace Application users.

Discussion

Al-Baqarah verse 245; "Whoever will give a loan to Allah, a good loan (spending his wealth in the way of Allah), then Allah will multiply the payment to him with a large double. back and QS. An- Nisa verse 29; "O you who believe, do not eat of each other's ill-gotten wealth, except by way of a consensual sale between you and do not kill yourselves; surely Allah is Merciful to you."

Based on the explanation above, buying and selling transactions in the Marketplace involve three parties, namely buyers, sellers, and application owners / producers. Judging from the contract made by the paylater, there is nothing that contradicts the pillars and conditions of Islam. With the marketplace paylater as a producer, they will find people who buy even though they don't meet in person. This means that by accessing the paylater site, buyers can freely choose the products and goods

they want. The paylater producer's contract has also received approval and Qabul (Sigat). After the buyer chooses the desired product, he will automatically be directed to the product purchase confirmation page and automatically the *ijab* and *qabul* will be written to be accepted and agreed upon by the seller and buyer.

According to Hisny Fajrussalam et al, Paylater is one of the payment methods available in the shopee marketplace application, and the payment system is an installment payment or delay. This means that Shopee Marketplace provides credit in the form of electronic money. That is, debt or *Qardh*. DSN- MUI Decree Number 116/DSN-MUI/IX/2017 concerning Sharia Electronic Money in connection with the contract used for electronic money arrears. This is included in the *Qardh* contract. The delay profit-sharing agreement between the printing company and the owner of the electronic money stipulates that the printing company is obliged to return the funds it receives to the owner of the electronic money at any time within a certain period of time. The period of time is agreed between the seller and the buyer, in the finding of Rizal, (2023), Koyyimah et al., (2023) revealed that there was a delay in payment, and a fine applied if the payment was late (usury) Payment transactions by means of paylater require a clear and clear process as in the concept of Islamic economics, where there is no additional interest or hidden costs in the transaction process that runs from the initial agreement and the payment period that has been mutually agreed upon between consumers, products/ financing and producers in the paylater, this is also Buying and selling with the paylater system must be free of additional interest or unclear fees.

Interest in the Islamic economy is considered unethical and transparency of fees is key. This aspect is the key to the halalness of the transaction process. Buying and selling in Islamic economics must prioritize clarity of terms and conditions, where every paylater transaction must be followed by clear terms and conditions, including the time of payment, the amount to be paid, and the consequences of late payment. To be able to maintain the value of the principle of price fairness, it is necessary to know that the price of goods or services sold with the paylater system must be reasonable and not contain elements of fraud or price manipulation and that is all, where payment by means of a paylater avoids things that can cause *Gharar* (Excessive Uncertainty), and in this case as a consumer must have a clear understanding of the goods or services purchased and there is no excessive uncertainty that can harm one party. Kahf, (2022) Muslim Hadith: "There is no validity in buying and selling *hashah* and buying and selling that contains *gharar*". Hadith narrated by Abu Dawud and Nasa'i; A rich man who delays the payment of his debts (loans) may be defamed and punished (HR Abu Dawud and Nasa'i). and When the Prophet SAW arrived in the city of Medina, the people of Medina were used to ordering dates with one and two years. The basic source of online buying and selling as the hadith of the Prophet SAW: So he Sallallahu 'alaihi wa sallam said, "Whoever orders dates, then he should order in a clear measure, scale and tempo (known by both parties)." (Muttafaqun 'alaih) (Isnawati, 2018), Ubaidillah, (2020)

Conversely, payment by paylater will indirectly provide more benefits obtained from the payment process with the paylater method, where in this case we can see and ensure directly as consumers will benefit from the existence of this paylater and Challenge. As for the benefits of paylater in Sharia Economics, with a payment flexibility system that can make it easier for consumers to make payments within a certain period of time, we can see how we get financial access that really helps consumers who may experience financial constraints but still allow them to transact. (Khan, 2024). In running a financial services-based business with the use of technology / fintech provides a level of convenience and has different challenges from conventional systems in general, where in this case the Paylater Challenge in Sharia Economics we can find out how the potential for abuse will be the potential for abuse of the paylater system, especially if there is no adequate supervision and regulation. Unclear Terms and Conditions: If the terms and conditions are not clear, this can lead to unfairness and conflict between the parties involved.

The problems that arise with the existence of payments by means of paylater, as revealed from this research, as long as the values of honesty, justice, transparency and fulfillment of terms and conditions and do not contain elements of usury, then in this case it is valid to be applied by using paylater in the buying and selling process. This is as expressed (Fazlur Rahman, Kamalul Khair,2023) in Ubaidillah by strengthening the opinion regarding qard that shopee paylater in the view of Islamic law is allowed if the transaction fulfills the specified procedures and uses a contract that is in accordance with sharia principles in buying and selling. Furthermore, as explained According to Shaykh al-Islam Ibn Taymiyyah , Shaykh Ibn Qayyim Muhammad al Uthaimin and Shaykh Shalil al Fauzan, imposing a tempo on debt and credit transactions (cards) is permissible as long as it fulfills the conditions and is in accordance with Islamic buying and selling laws and Islamic buying and selling laws. The pillars and conditions of buying and selling in Islamic law are: (1) 'Aqid (there is a seller and buyer who makes a contract), (2) there is ma'qud'alaih (the goods purchased), and (3) there is shighat (ijab and qabul). In buying and selling with Paylater, it is clear that there are sellers and buyers even though the two do not meet in person. In addition, buyers also have the freedom to choose the items they want to buy. E-commerce in Paylater also provides various goods that have been shown by the seller which shows that the goods (objects) really exist. Meanwhile, shighat (ijab qabul) is a confirmation page for purchasing an item that is mutually agreed upon by each party.

The fiqh perspective explicitly states that additional transactions involving borrowed funds are usury. Whereas in Islamic law usury is something that is forbidden, Al-Mahbubah & Nurwakhidah, (2021) in Azhar Basyir, (2000) said that if the repayment is due and the buyer is unable to pay, then there should be no interest or additional money to be paid for the late payment, Azhar Basyir, (2000).

Transactions with the method (Sari et al., 2022) revealed that there is still an interest system and additional fees in every transaction using PayLater in various

Ecomern. If there is a delay, a fine will be imposed on top of the initial bill and (Azidah et al., 2023). (Azidah et al., 2023) there are things that are hidden outside the agreement. In this case it is also clear that in Islamic law the concept of PayLater is mubah (permissible) and haram. This is in accordance with the pillars and conditions of buying and selling. The pillars and conditions of buying and selling are in accordance with Islamic teachings and are proven by the agreement that has been agreed upon by both parties. However, due to the application of the interest system or additional fees in addition to the initial loan, it is included in usury. Although the amount of interest rates and processing fees is relatively small, it still contains elements of usury. In Islam, usury is strictly prohibited and forbidden. Zahra et al.(2022), Katterbauer et al., (2023) said on the one hand it also makes consumers unconsciously buy goods quickly and instantly, and becomes something fun, so for some people it may be difficult to stop bad habits and consumers are more consumptive. (Mailadatul Mufallihah, Vivin Maharani Ekowati, 2023).

CONCLUSION

The results of the study that the author has conducted conclude this research, the application of paylater in buying and selling is acceptable in Islamic economics as long as it adheres to the principles of fairness, transparency, and sustainability and is supported by appropriate regulations to ensure that paylater provides benefits without violating the ethical values of Islamic economics. In line with technological developments and consumer needs, Islamic economics needs to continuously review and adjust business models to ensure compatibility with Islamic values. From the results of this study it is also concluded that economically it will revive the economy as a whole, but the other impact of the paylater itself causes consumers to behave badly and tend to be consumptive.

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