

Normalization of Online Shop Payments through the ShopeePAY Later Service Qs Perspective. Ali Imran Verse 130

Lili Kaina

Universitas Islam Negeri Raden Fatah Palembang

lilikaina_uin@radenfatah.ac.id

ARTICLE INFO

Article History

Submission :

Received :

Revised :

Accepted :

Keywords

Al Quran

Shopee

Shopeepay later

ABSTRACT

This study aims to discuss the law of the shopeepay later feature in the Qs perspective shopee application. Ali Imran verse 130 because many people are currently normalizing the shopeepay later service for the payment system at shopee. This study uses a qualitative approach research method using maudhu'i interpretation. Maudhu'i interpretation is a method of interpretation that seeks to find answers to the Qur'an by collecting verses of the Qur'an that have one goal. The results of the discussion of this study indicate that the use of the shopeepay later service contains an element of usury Qard, this occurs because the Shopee Paylater element provides personal benefits for Shopee alone. The public currently has an obligation to avoid using the shopeepay later payment feature in the shopee application. This research is expected to provide benefits as a treasure trove of knowledge about the shopeepaylater feature in a QS perspective. Ali Imran verse 130 so that people at this time can minimize or even avoid using shopeepay later. This research has limitations because it only discusses from one interpreter's point of view and only discusses Qs. Ali Imran verse 130. This study recommends further research with different methods so that the results are more recent, and valid

Introduction

In the current digital era, the increasingly rapid development of science and technology has influenced human behavior in accessing various information and various electronic service features. One example is *online shop* via the internet which can be called E-Commerce. E-commerce is the distribution, purchase, sale, marketing of goods and services through electronic systems such as the internet, applications *online shop*, website and so on (Safira, 2020).

System *Paylater* can be said to be haram if it contains things forbidden by Allah SWT, such as *riba*, *gharar*, and other harmful things. However, if the *paylater* system provides profit, relevance to the Islamic economy and does not contain elements of harm such as usury, then the law is permissible. However, the fact is the system *paylater* This has many disadvantages that need to be considered

before using it (Khairunnisa, 2022). Effect of payment *paylater* This has the effect that the user will receive a fine of 5% of the total bill, receiving billing via telephone *oremail*, the borrower's account will be limited (unable to make transactions online *online* on the application *Shopee*) if the delay is up to one month, if it cannot be collected, then the borrower's data will be entered into *Credit Bureau* and cannot borrow from other institutions (Suhandoyo, 2023).

Shopee pay Later makes it easy for users to shop for necessities in the application *Shopee*. (Khairunnisa, 2022). However, based on the contract *Card for Shopee Paylater* This is not permitted (Suhandoyo, 2023).

As a logical flow for the progress of this research, a framework of thought needs to be designed. Rapid technological developments have an impact on almost every human activity, including the economic sector, namely the buying and selling industry. Technological developments make this system focus on the introduction of intelligence-based products and processes that will enable the industry to face rapid changes in shopping patterns (Khairunnisa, 2022). Payment *paylater* Currently it is very commonplace among Indonesian people, even though the system *Paylater* This is haram because it contains things that are prohibited by Allah SWT, such as usury and other harmful things (Khairunnisa, 2022). Interpretation of Qs. Ali Imran verse 130 explains that this law of usury is serious and its dangers are very great, so Allah ordered Muslims to stay away from usury and always take care of themselves and fear Allah so that they do not fall into it and so that they can live happily and fortunately in this world and in the afterlife. (Has, 2016).

Previous research has been carried out by experts. Among others, Abdusshamad, (2014), "Islamic Views on Usury," *Al Iqtishadiyah Journal of Sharia Economics and Sharia Economic Law*. This article discusses usury, which is part of the economic activities that have developed since the Jahiliyah era until now. The research method used is a qualitative method, namely by approaching and analyzing sources of Islamic teachings. (Abdusshamad, 2014). The results of this discussion provide an understanding that this interest-based lending and borrowing system is very profitable for capital owners and on the other hand has plunged the poor into destitution (Abdusshamad, 2014). Then Anwar, A.F (2020), "Online loans from the perspective of muamalah jurisprudence and analysis of the DSN-MUI fatwa NO. 117/DSN-MUI/IX/2018," *Journal of Islam, Society and Culture*. This article discusses the characteristics and understanding of qiradh in the concept of muamalah fiqh and its legal basis from the perspective of the verses of the Qur'an and hadith, as well as the emergence of many online applications that provide loans. The research method used is a qualitative method with a descriptive approach (Anwar, 2020). The results of this discussion provide an understanding that some of these qiradh are simply loans, but some also require them to be accompanied by a business agreement and borrowing and lending is

proof of social humanity in the form of providing assistance to those in need (Anwar, 2020). Lalu Has, M.H (2016) "Usury in the Al-Quran Perspective", Li Falah Journal of Islamic Economics and Business Studies. This article discusses transactional practices that have prevailed in Arab society, including buying and selling and understanding Al-Qur'anic solutions to eradicate the practice of usury. The method used is a qualitative method with a socio-historical approach (Has, 2016). The results of this discussion provide an understanding that the issue of usury is *ad'afan mudh'afatan*, and usury perpetrators experience chaos and confusion in life, and also the Qur'an offers alms (including charity) as a concept of *ta'awwun* (help) to those who need (Has, 2016)

As a theoretical basis for this research, a literature review is needed. As time progresses, science, technology and internet-based technology are increasingly developing rapidly so that internet-based financial transactions are now driving aspects of human life. Internet-based financial transactions themselves are a process of online buying and selling transactions or payments using electronic money (non-cash) via gadgets or ATM cards. With the help of internet-based technology, several online platforms are available to meet daily needs, which drives company growth-*commerce*. *E-commerce* is the practice of making purchases *online*, offer to sell, or trade in goods or services (Widyaningsih, 2022).

Para digital payment system-*commerce* currently releasing new innovations regarding their payments. Through the previous system in the form of COD (*Cash on delivery*), interbank transfers, transfers via virtual accounts, *e-wallet* like *shopeepay* and what's hot right now is the system *paylater*. System *paylater* This provides a promotional system "shop now, pay later". This makes it easy for consumers to shop freely and get the installment feature without a credit card (Khairunnisa, 2022). Currently in society it is very common for online shop payments to use *paylater* services. One of them is service *shopeepay later* in the *shopee* application. Based on the contract *Card* So *Shopeepay later* is not legally permitted for several reasons, including *ShopeePay later* provide personal benefits to *Shopee* due to use *ShopeePay later* only used for applications *Shopee* only (Suhandoyo, 2023). Therefore, we as servants of Allah must adhere firmly to the Al-Qur'an and As-Sunnah. The Al-Qur'an and As-Sunnah are life guidelines that must be practiced, one of which is online payment through service *paylater* Qs perspective. Ali Imran Verse 130.

For research purposes, it is necessary to prepare a research formula. The aim of this research is to discuss the rise of online loans through applications *shopee* in service *shopeepay later*, where loans are clearly prohibited in Islam through Qs. Ali Imran verse 130 because it is usury. The problem formulation for this research is that there is a prohibition on Qs. Ali Imran verse 130 regarding usury debt and its relation to pay later. The main problem of this research is that there are many

current generations who take out online loans *shopeepay later*. The results of this research are expected to provide beneficial implications both theoretically and practically. Theoretically, it is hoped that it can contribute to the treasures of Islamic knowledge regarding the prohibition of using ShopeePay Later services. Practically, it is hoped that this research can motivate the current generation not to use Shopee PayLater, because there are arguments that prohibit it.

Research methods

This research includes approaches (*library research*) and the interpretation method uses the *tahlili* method, data sources, data collection techniques, data analysis techniques. This research uses a qualitative approach. The type of data in this research is qualitative data and data sources include primary and secondary. Primary data sources are taken from Qs. Ali Imran verse 130, while secondary data sources are quoted from sources including *tafsir*, articles, books related to the prohibition on paying later.

Results and Discussion

Online Shopping according to Islam

Shopping online or online shopping is something that is commonly done by people today. Moreover, it is supported by technological developments which are running very rapidly, thus influencing the high level of internet usage. Online buying and selling is buying and selling that occurs in electronic media, where buying and selling transactions do not require the seller and buyer to meet in person or look each other in the face, by determining the characteristics - characteristics, type of goods, while the price is paid first and then the goods are handed over (Saadah, 2018).

In fact, online trading has been widely discussed from a Muslim perspective, especially in buying and selling contracts, and there are even many conceptions of the pros and cons of this system. In this buying and selling system, the buying and selling contract is discussed according to sharia. In this case, research suggests that the entire online sales contract takes the form of an association or relationship with two things in the form of *As-Salam*. *As-salam* comes from Arabic which means surrender. In general, *salaf* means something that takes precedence or precedence. In this sense, the sale of greetings has a price or the money is paid first, when the goods have been delivered, then payment can also be made if the buyer is required to pay a certain amount of money for the goods purchased or paid for within a certain period of time. The greeting transaction is carried out first (Khairunnisa 2022).

Along with current technological advances, one form of globalization that makes technological progress includes changes in the business world, one of which is characterized by easy access to internet media which makes business

activities unlimited by space and time, this has led to the birth of the concept of internet-based electronic commerce or what most people call it E-Commerce (Murfadila, 2021).

Islamic business ethics itself can be understood as morals and morals in running a business in accordance with Islamic values, so that everyone does not need to worry about truth and goodness. The values contained in Islamic business ethics guide each individual to become a complete person. There are 5 principles contained in Islamic business ethics, namely (1) unity (Tauhid / Unity), (2) balance (Equilibrium), (3) free will (Ikhtiyar / Free Will), (4) responsibility (Responsibility), and (5) ihsan (Benevolence). In online business sales, sellers generally offer their goods using displays and descriptions. On the Shopee platform, there is a special description column to explain in more detail the items to be sold. Apart from that, usually there is also an assessment feature from buyers who have made transactions for the goods in question and a feature for providing suggestions to sellers. If the product offered by the seller matches the description stated and does not deviate from fraudulent behavior, then this has fulfilled the first principle of Islamic business ethics, namely unity (Tauhid). That way, through this suitability, customers will receive good responses and assessments (Nurchabibah, 2021).

The business does not contain any prohibited elements. Online sales transactions where goods are based only on the description provided by the seller are considered valid, however if the description of the goods does not match then the buyer has the right to *khiyar* which allows the buyer to continue the purchase or cancel it (Nur Fitria, 2017).

Definition of Usury

In general, usury is additional taking, both in buying and selling transactions and borrowing and borrowing in a false way or contrary to the principle of *muamalah* in Islam. Etymologically, usury means increasing (*al-ziyadah*), growing (*an-numuw*), increasing (*al-'uluw*). Terminologically, usury is an addition to the principal of a debt that is agreed or required as compensation for the debt repayment period. *Riba* is absolutely, firmly and clearly haram according to the Koran, *As-Sunnah* and the consensus of the *ulama*. In general, usury is divided into two types, namely usury in debts (*riba duyun/riba qardh*) and usury in buying and selling (*riba buyu'*). *Maqashid* (purpose) of prohibiting usury: 1) to avoid tyrannical practices against business people; 2) violates the principle of the basic nature of loans/debts as good/social transactions which are converted into business-motivated transactions; preventing injustice committed by creditors against debtors by exploiting interest on debts; avoid *gharar* in exchange/buying and selling; and so that money does not become a commodity that is bought and sold. The criteria for usury *qardh* are prohibited when additional debt is agreed upon in the contract or the gift/addition is paid before

the debt is repaid. As for *riba buyu'*, it occurs when the two rules of usury buying and selling are violated, the exchange of similar *ribawi* goods must meet the same criteria of quality and quantity, and must be in cash. If the exchange is of a different type then the conditions must be in cash and a margin can be set therein. In practice, *riba qardh* often occurs in fintech products, insurance, capital markets, conventional banking and derivative businesses. The practice of *riba buyu'* occurs in foreign exchange transactions, in the exchange of similar money which is widespread online (Pardiandyah, 2022).

While terminologically, according to al-Shabuni, *riba* is an addition taken by the lender from the debtor as a reduction of time (borrowing). Al-Jurjani defines *riba* as an additional or incomparable advantage for one of the people who have a contract. While Abdurrahman al-Jaziri in *Kitāb al-Fiqh alā Madzāhib al-Arba'ah* explains that *riba* according to the terminology of *fukaha* is an addition to one of two similar items that are exchanged without any reward/balance for the addition. 16 In the Syafi madhhab*'i*, usury is defined as a transaction with a certain reward for which it is not known whether the measure is the same or the timing of the transaction with a delay in the delivery of both goods exchanged or one of them (Ghofur, 2016).

Online Shop payments with a pay later system

Nowadays, through the development of increasingly sophisticated technology, it makes it easier for everyone to easily access cyberspace via the internet. This convenience can be used to meet all daily needs, one of which is by carrying out buying and selling transactions for goods or services via the internet or what could be called online transactions. Basically, online transactions are the same as offline transactions, the only difference is that the transaction location is only in cyberspace, even though they are in different regions. As explained above, online buying and selling transactions are permitted provided that they comply with the provisions of Islam. As long as no one is harmed and each other agrees, online buying and selling is permitted (Safira, 2020).

System *Paylater* can be said to be haram if it contains things forbidden by Allah SWT, such as *riba*, *gharar*, and other harmful things. However, if the *paylater* system provides profit, relevance to the Islamic economy and does not contain elements of harm such as usury, then the law is permissible. However, the fact is the *systempaylater* it has many downsides that need to be aware of before using it. Because it contains elements that are prohibited by religious law, such as usury (Khairunnisa, 2022). Effect of payment *paylater* This has the effect that the user will receive a fine of 5% of the total bill, receiving billing via telephone or email, the borrower's account will be limited (unable to make transactions online on the application *Shopee*) if the delay is up to one month, if it cannot be collected, then the borrower's data will be entered into *Credit Bureau* and cannot borrow from other institutions (Suhandoyo, 2023).

Industry 4.0 has shifted conventional buying and selling transactions to online buying and selling transactions with online shopping platforms such as Shopee. Online buying and selling transactions that occur on Shopee are regulated in the Electronic Information Technology Law (UU ITE) which guarantees that all parties are in good faith. Violations of the ITE Law will be subject to a maximum criminal penalty of six years and/or a maximum fine of one billion rupiah. However, from an Islamic perspective, there is one problem with the Shopee application, namely the ShopeePay Later service (Khairunnisa, 2022).

In line with the start of the industrial revolution 4.0, e-commerce has become a primary need for industrial players to win the competition. This is none other than because of the various conveniences and effectiveness offered by e-commerce. E-commerce has revolutionized the behavior of sellers and consumers in transactions, starting from offering goods, marketing to transactions. Everything is done without time and distance limits and is done without the need to meet face to face. Moreover, currently there are many e-commerce websites on offer, not only paid websites but also many non-premium (free) ones, so there is no reason for business people not to participate in doing business through e-commerce media (Saadah, 2018).

Qardh in linguistic terms comes from the word qaradha which is synonymous with qatha'a which means cutting. It is interpreted this way because the person who gives the debt cuts off part of his assets to give to the person who receives the debt (muqtaridh).⁶ whereas in another sense qiradh linguistically comes from the word qardh which means deduction because the person who has the assets cuts off his assets for the worker so that he can act with the property and a share of the profits (Anwar, 2020).

PayLater loans can be used to pay for user purchases with a one-month repayment option with the 'buy now pay later' program or in two, three, six and 12 month installments subject to interest of a minimum of 2.95 percent per month. Analysis of the Conformity of DSN-MUI Fatwa No.117/DSN-MUI/II/2018 concerning Loans in the Form of Electronic Money in the SPayLater Feature of the Shopee Application which shows that there are several things in practice that are not in accordance with sharia principles, where there are additional costs from the minimum monthly installments of 2, 95 percent of the payment amount and late fees in the form of a fine of five percent of the total bill that is overdue (including previous bills). So the fatwa does not allow borrowing funds on SPayLater because it contains additional principal debt and other additional fees that burden users. Sharia economic review of credit payment practices with the Shopee PayLater feature, according to the opinion of scholars, there are two that allow (mubah) and those that prohibit. A number of fiqh scholars allow the practice of buying and selling credit, either at the same price as cash or higher, provided that

it is based on deliberation, no one feels disadvantaged and there is clarity of the contract, namely there is an understanding between Shopee and Shopee users that payment is made in installments over a period of time. three, six, 12 months when using the shopee paylater feature and shopee also provides information regarding installment length options to users. The ulama prohibit the practice of credit with Shopee PayLater because they consider additional fees to be usury, whereas usury is prohibited in Islamic business ethics because when paying bills there is an additional debt of 2.95 percent (Prasetyo, 2022).

The development of technology and digitization in all sectors forces all industry players to follow it if they want to survive. Behind the digitization that targets all aspects of transactions, as a Muslim there are basic rules that should still be used as guidelines, among which is not to forget the aspect of Islamic Sharia in prayer, especially in the current era of globalization (Saadah, 2018).

Shopeepay Later makes it easy for users to shop for necessities on the Shopee application. (Khairunnisa, 2022). However, based on the Qard agreement then *Shopee Paylater* This is not permitted for several reasons including: (a) *Shopee Paylater* provides personal benefits for Shopee because the use of Shopee Paylater is only used for the Shopee application. (b) The payment due date is not even one month according to the information in *Shopee Paylater*. (c) Unclear interest given in 2x installments and 3x installments (Suhandoyo, 2023).

Shopeepay Later Services Perspective Qs. Ali Imran Verse 130

Understanding Shopeepay Later Services from a Qs perspective. Ali Imran verse 130 as follows:

Qs. Al-Baqarah verse 130:

O you who have believed, eat usury, doubled and multiplied, and fear God that you may succeed.

"O you who believe, do not eat usury in multiples and fear Allah so that you will be successful".

Explicitly the Qur'an has prohibited the practice of riba, although it is still limited to one of its forms, namely by including the limitation of ad'afan mudha'afan. The third level, usury is forbidden by being linked to a multiple addition. Tafsir experts believe that taking high-level flowers is a phenomenon that was widely practiced at that time. At this stage, God revealed QS. Ali Imran: 130. According to al-Shabuni, this verse includes madaniyyah in which the prohibition of riba has been clearly explained, but it is juz'i and not kulli. Because, the prohibition is only aimed at riba al-fahisy; very bad and despicable riba where with such riba one's debt can multiply 23. This verse came down in the 3rd year

AH. In general, this verse became a debate among jurists that whether the multiple criteria is a condition for the occurrence of *riba*, or this is a general characteristic of the practice of usury at that time. Will see the time of the revelation of this verse must be understood in a comprehensive way with QS. al-Baqarah: 275-280 which came down in the 9th year of H. This prohibition is the same as the prohibition of *khamr* at the third level where the prohibition is only *juz'i*, ie only during prayer (Elpianti, 2019).

Before Perspective Qs. Ali Imran verse 130 turns out to have several stages in the prohibition of usury and Qs. Ali Imran verse 130 is in the third stage.

The prohibition of usury in the Qur'an does not occur all at once but is revealed in four stages. The stages are as follows: The first stage, the Qur'an rejects the notion that usury loans which on the surface seem to help those in need as an act of *taqarrub* to Allah SWT (Q.S. ar-Ruum (30): 39) . The second level, *riba* is described as something bad. Allah SWT threatens to give a harsh response to the Jews who eat usury (Q.S. an-Nisa (4): 160-161). The third level, usury is prohibited which is linked as a multiplicative addition. The experts of *tafsir* think that the taking of flowers with a high enough level is a phenomenon that was widely practiced at that time (Q.S. Ali Imran (3): 130). This verse was revealed in the third year of Hijri. In general, this verse should be understood that the multiplying criteria is not a condition for the occurrence of usury, but is a general characteristic of the practice of usury at that time (Saesar, 2010).

According to Jalaluddin Abdurrahman al-Suyuthi²³, citing the narrations of Bukhari, Ahmad, Ibn Majah, Ibn Mardawaih and al-Baihaqi, he is of the opinion that the last verses revealed to the Messenger of Allah are the verses that indicate the final explanation of usury, namely the word of Allah:

"O you who believe, fear Allah and leave the rest of usury, if you are believers" QS. al-Baqarah [2]:278). According to al-Maraghi²⁴ the stages of speaking the Qur'an "The discussion about usury is the same as the stages of discussing *khamr* (liquor), namely there are four stages in its prohibition. The first stage simply describes the negative elements in usury. This is as stated in QS. al-Rum [30]:39. The next stage is followed by a signal regarding the prohibition of usury, namely the word of Allah:

"So because of the injustice of the Jews, we made it haram for them (to eat food) that was good (which used to be lawful) for them, and because they hindered (mankind) from the path of God * and because they ate usury, when in fact they has been forbidden from it, and because they consume people's property in a false way. We have made for the disbelievers among them a painful punishment" (QS. al-Nisa" [4]:160-161).

In this verse of the Qur'an'An still only mentions condemnation of Jews who engage in usurious practices. The next stage, explicitly the Koran'An has prohibited the practice of usury, although it is still limited to one form, namely by including limits on adh,,āfan mudhā,,afan. This is as stated in the word of Allah:

"O you who believe, do not consume usury by multiplying it and fear Allah so that you may obtain good fortune" (QS. Ali Imran [3:30])

And at the last level, usury has been totally prohibited in its various forms and is described as something very bad and not worthy of being done by the believers as affirmed in the word of God:

"O you who believe, fear Allah and leave the rest of usury (that has not been collected) if you are believers * So, if you do not do (leave the rest of usury) then know that God and His Messenger will fight you. And, if you repent (from usury) then for you the principal of your wealth; you do not persecute nor are you persecuted" (QS. al-Baqarah [2]:278-279) (Ghofur, 2016).

Conclusion

The research results show that the use of the Shopee Pay Later service contains an element of usury Qard, this occurs because the Shopee Pay Later element provides personal benefits for Shopee only. People currently have an obligation to avoid using the ShopeePay Later payment feature in the Shopee application. It is hoped that this research will provide benefits as a treasure of knowledge regarding the sholeepaylater feature from a QS perspective. Ali Imran verse 130 so that people can now minimize or even avoid using sholeepay later. This research has limitations because it only discusses it from one interpreter's point of view and only discusses Qs. Ali Imran verse 130. This research recommends further research with different methods so that the results are newer and more valid.

BIBLIOGRAPHY

- Anwar, A. F. (2020). Online loans in the perspective of muamalah jurisprudence and analysis of fatwa DSN-MUI NO. 117/DSN-MUI/IX/2018. *Journal of Islam, Society and Culture*, 21(2), 119-136.

- Elpianti, P. S. (2019). Prohibition of Usury in Islam. *Al-Hadi Scientific Journal*, 4(02), 865–876.
- Ghofur, A. (2016). Konsep Riba Dalam Al-Qur'an. *Economica: Journal of Islamic Economics*, 7(1), 1–26. <https://doi.org/10.21580/economica.2016.7.1.1030>
- Has, M. H. (2016). Usury in the perspective of the Quran. *Li Falah Journal of Islamic Economics and Business Studies*, 1(2), 32.
- Khairunnisa, S. A. (2022). Consumptive Behavior in Using Online Shopping and Pay Later Systems in an Islamic Economic Perspective. *foundress*, 6(1), 130–147. <https://doi.org/10.36088/fondatia.v6i1.1711>
- Murfadila, A. (2021). The Influence of Promotion, Halal Products and Trust on Purchase Interest of Shopee E-Commerce Users among Students at the Faculty of Islamic Religion, Ibn Khaldun University, Bogor. *El-Mal: Journal of Islamic Economics & Business Studies*, 4(1), 27–40. <https://doi.org/10.47467/elmal.v4i1.521>
- Nur Fitria, T. (2017). Online Buying and Selling Business (Online shop) in Islamic Law and State Law. *Scientific Journal of Islamic Economics*, 03(2477–6157), 52–53.
- Nurchabibah, R. (2021). The Review of Indonesian Laws and Business Ethics in Islamic Law on Trends in Online Buying and Selling Transactions on Shopee. *Ecopreneur : Journal of the Sharia Economics Study Program*, 2(2), 178. <https://doi.org/10.47453/ecopreneur.v2i2.376>
- Pardiansyah, E. (2022). The Concept of Usury in Muamalah Maliyyah Fiqh and Its Practice in Contemporary Business. *Scientific Journal of Islamic Economics*, 8(02), 1270–1285.
- Prasetyo, Y. (2022). Review of Dsn-Mui Fatwa No. 177 / Dsn-Mui / Ii / 2018 Against the Practice of Paying Products on Credit Using the Shopee Paylater Payment Feature on the Shopee Application. *Al-Muamalat: Journal of Sharia Economics*, 9(1), 7–13. <https://doi.org/10.15575/am.v9i1.14617>
- Saadah, N. (2018). Simple Islamic Financial Planning in E-Commerce Business for Online Shop Users. *Economica: Journal of Islamic Economics*, 9(1), 105–128. <https://doi.org/10.21580/economica.2018.9.1.2593>
- Saesar, S. (2010). ARE SYARI'AH BANKS FREE FROM RIBA? *Has Freed Sharia Banks From Usury, Widyaiswara Utama, Palembang Religious Education and Training Center*, 1–15. Widyaiswara Utama, Palembang Religious Education and Training Center
- Safira, D. (2020). Online Buying and Selling Business from an Islamic Perspective. *Al Yasini*, 05(01), 57–68.

Suhandoyo. (2023). The impact of late payments by shopee paylater users in qardh contracts. *JIEF-Journal of Islamic Economics and Finance*, 3(1), 2023.
<http://e-journal.uingusdur.ac.id/index.php/jief/issue/current>

Widyaningsih, M. (2022). The Influence of Shopee PayLater Service Quality on User Decisions. *Lisyabab : Journal of Islamic and Social Studies*, 3(2), 244–254.
<https://doi.org/10.58326/jurnallisyabab.v3i2.140>