



## The Use of Paylater Transactions Among Students From an Islamic Legal Perspective

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**Abstract:** The emergence of Paylater transactions has had a significant impact among Sharia and Law Faculty students who are classified as Gen Z. Even though they basically know that the law of carrying out Paylater transactions contains elements of usury, there are still many who continue to carry out these transactions. This phenomenon is interesting to research regarding the perspective of Sharia and Law Faculty students in using these transactions. The purpose of this research is to discuss the law of Paylater transactions which are often carried out by Sharia and Law Faculty Students. This research method is qualitative, the data comes from literature and the field (mixed method). This research data was obtained by interviewing students who often use Paylater. The results of this research show that even though some students know that there are elements of usury and that Paylater transactions are prohibited, they still use Paylater for several reasons, such as urgent needs, getting discounts, paying tuition fees, etc. However, some others do not understand or feel uncertain regarding Paylater law in Islam. This research provides in-depth knowledge about Paylater transactions, both on a *das sein* and *das solen* basis. Therefore, Gen Z students need to consider legal aspects and the need and importance of socialization regarding legal knowledge of Paylater transactions.

**Keywords:** Paylater, Islamic Law, Gen Z Students

**Abstrak:** Munculnya transaksi Paylater memberikan dampak yang cukup signifikan di kalangan mahasiswa Fakultas Syariah dan Hukum yang tergolong Gen Z. Meskipun pada dasarnya mereka mengetahui bahwa hukum melakukan transaksi Paylater mengandung unsur riba, namun masih banyak yang tetap melakukan transaksi tersebut. Fenomena ini menarik untuk diteliti terkait perspektif mahasiswa Fakultas Syariah dan Hukum dalam menggunakan transaksi tersebut. Tujuan dari penelitian ini adalah untuk membahas hukum transaksi Paylater yang sering dilakukan oleh Mahasiswa Fakultas Syariah dan Hukum. Metode penelitian ini adalah kualitatif, data berasal dari kepustakaan dan lapangan (mixed method). Data penelitian ini diperoleh dengan melakukan wawancara kepada mahasiswa yang sering menggunakan Paylater. Hasil penelitian ini menunjukkan bahwa meskipun sebagian mahasiswa mengetahui adanya unsur riba dan transaksi Paylater dilarang, namun mereka tetap menggunakan Paylater dengan beberapa alasan, seperti kebutuhan yang mendesak, mendapatkan diskon, membayar uang kuliah, dan lain-lain. Namun, sebagian lainnya belum memahami atau merasa tidak yakin mengenai hukum Paylater dalam Islam. Penelitian ini memberikan pengetahuan yang mendalam mengenai transaksi Paylater, baik secara *das sein* maupun *das solen*. Oleh karena itu, mahasiswa Gen Z perlu mempertimbangkan aspek hukum serta perlu dan pentingnya sosialisasi mengenai pengetahuan hukum transaksi Paylater.

**Kata kunci:** Paylater, Hukum Islam, Mahasiswa Gen Z

### Introduction

Technological developments have a significant impact on human life. Not only in the way of communicating, there have been many changes in the economic and business aspects which have made things easier for society, especially for students or generation Z. These changes

can be seen with the emergence of various online transaction platforms in Indonesia which are often referred to *ase-commerce*.<sup>1</sup> Development *e-commerce* this provides changes to payment methods which were previously only made in cash, paper or card, but are now being introduced with a new electronic-based payment system. Paylater is a type of online credit payment that is often encountered and utilized by the current generation.<sup>2</sup> The development of online transactions has attracted generation Z's interest in carrying out their daily transactions. This happens because generation Z is the generation most aware of the ease of this transaction. Generation Z is also the generation with the largest percentage of users of non-cash financial services in a decade.<sup>3</sup>

Students from Generation Z as young people often want something practical, especially when it comes to transactions in their daily lives. Shopee *Paylater* is one of several transaction methods on Shopee whose aim is to make it easier for customers to get the items they want to buy in the application, and then be able to pay at the end within a predetermined time limit. Although *paylater* is not the only means of payment, but the user *paylater* every year it increases<sup>4</sup> especially among students. Practices like this are very common, especially among young people (students), because it makes it easier<sup>5</sup> for consumers to have the goods they want to buy, especially for those who don't have money. The widespread practice of online transactions using *paylater* (a payment system with a certain period of time) raises questions regarding its validity in Islamic law.

Previous research on *pay later* transactions generally focused on theories based on Islamic law. Rahayu and friends stated that *increditShopee PayLater onapplicationShopee* has 2 laws, namely permissible (*mubah*) and prohibited. According to him, it is permissible (*mubah*) because the contract is carried out clearly and prohibited because of additional prices in credit

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<sup>1</sup> Ansar, M. A. N. R., Nurfatikha, R. P., Saraswati, N. P. S. D., & Rakhmawati, N. A. (2022). Analisis penggunaan Paylater untuk belanja online mahasiswa di Surabaya pada masa new normal. *Jurnal Riset Bisnis dan Investasi*, 8(3).

<sup>2</sup> Sari, R. (2021). Pengaruh Penggunaan Paylater Terhadap Perilaku Impulse Buying Pengguna e-commerce di Indonesia. *Jurnal Riset Bisnis Dan Investasi*, 7(1), 44-57.

<sup>3</sup> NOFRIYANDRI, N. (2021). *Motif Penggunaan Shopee Paylater di Kalangan Mahasiswa Universitas Andalas* (Doctoral dissertation, Universitas Andalas).

<sup>4</sup> Damayanti, S. *Analisis faktor pengaruh minat penggunaan paylater pada aplikasi e-commerce menggunakan metode principal component analysis dan maximum likelihood estimation* (Bachelor's thesis, Fakultas Sains dan Teknologi UIN Syarif Hidayatullah Jakarta). hlm. 18.

<sup>5</sup> Aeni, A. N., Aprilia, D., Putri, N. A., & Afriyanti, A. (2022). Penggunaan Video Animasi DESI (Deskriptif, Edukatif, Smart dan Interaktif) Mengenai Sistem Pembayaran Shopee Pay Later dalam Pandangan Ekonomi Islam sebagai Sarana Edukatif bagi Mahasiswa. *Jurnal Ilmiah Universitas Batanghari Jambi*, 22(2), 1041-1044.

practices. *Shopee PayLater* is usury.<sup>6</sup> Septiningsih and friends use MUI's fatwa DSN MUI NO.110/DSN-MUI/IX/2017 which states that every sale and purchase agreement must fulfill the pillars and conditions.<sup>7</sup> Rosanti argues using perspective sharia economic law. According to him, buying and selling through a marketplace with a paylater payment system is haram.<sup>8</sup> This means that several previous studies only focused on examining paylater transaction law from a normative-juridical perspective.

Research that focuses its study on types of transactions in terms of sharia economic law regarding Paylaters has not been carried out much. Widiyanto and friends stated that *Shopee Paylater* has fulfilled the terms and conditions of the *murabahah* contract to avoid usury for users to make 1x payment.<sup>9</sup> Isnaini and friends study based paylater DSN-MUI Fatwa No.19/DSN-MUI/IV/2001 concerning qardh. According to him, qardh customers are obliged to return the principal amount received at the agreed time.<sup>10</sup> Ubaidillah strengthens the opinion regarding qardh that *shopee paylater* in the view of Islamic law is permissible if the transaction meets the specified procedures and uses a qardh contract.<sup>11</sup> Meanwhile, Ananda is of the opinion that the use of additional fees or usury can be avoided by using an *ijarah* contract as a form of application rental fee.<sup>12</sup>

Several studies regarding paylater transactions using the perspective of ulama were also carried out. Budi and friends stated that In the opinion of the ulama, paylater transactions are one

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<sup>6</sup> RAHAYU, Titi; AENINA, Seli. Analisis Akad Jual Beli E-Commerce *Shopee Pay Later* Dalam Perspektif Ekonomi Islam". *Iqtishodiah: Jurnal Ekonomi dan Perbankan Syariah*, 2021, 3.2: 1-15

<sup>7</sup> Septiningsih, D., & Yahya, I. (2020). *Tinjauan Fatwa Dsn Mui No. 110/Dsn-Mui/Ix/2017 Tentang Akad Jual Beli Terhadap Praktik Pembayaran Paylater (Studi Kasus Di Aplikasi Shopee)* (Doctoral dissertation, IAIN SURAKARTA).

<sup>8</sup> ROSANTI, E. (2023). *JUAL BELI MELALUI MARKETPLACE DENGAN SISTEM PEMBAYARAN PAYLATER PADA HIJABEQULLA STORE DALAM PERSPEKTIF HUKUM EKONOMI SYARIAH* (Doctoral dissertation, S1-Hukum Ekonomi Syariah).

<sup>9</sup> Widiyanto, H. A., Hidayat, A. R., Siti, I., & Maulida, R. (2020). Tinjauan Hukum Ekonomi Syariah Akad Murabahah terhadap Praktik Paylater di Market Place. *Prosiding Hukum Ekonomi Syariah*, 6(2), 185-188

<sup>10</sup> Isnaeni, M., Cahnia, I., Nurazizah, I., & Shabah, M. A. A. (2023). Perspektif Hukum Islam tentang Akad Qardh dalam Pembayaran (Paylater) Jual-beli Online Aplikasi Marketplace *Shopee*. *Al Itmamiy: Jurnal Hukum Ekonomi Syariah*, 5(1), 76-90.

<sup>11</sup> Ubaidillah, U. (2023). Analisis Hukum Islam terhadap *Shopee Paylater* Pada Sistem Jual Beli Online. *Istidlal: Jurnal Ekonomi dan Hukum Islam*, 7(1), 53-65.

<sup>12</sup> Ananda, A. (2022). Analisis Hukum Islam Terhadap Pinjaman Uang Elektronik *Shopee Paylater* Pada Marketplace *Shopee*. *Jurnal Ekonomika Dan Bisnis Islam*, 5(2), 131-144.

type of usury, namely usury nasi'ah.<sup>13</sup> Kamaluddin argues using the permissive view of ulama that this sale and purchase is a permissible *istijrar* sale and purchase.<sup>14</sup> Rahmadayanti stated that Wahbah Az-Zuhaili in this case prohibited this because the implementation of additional fines would only harm one party, namely PayLater users.<sup>15</sup> Several studies that have been reviewed show that the paylater payment system still raises questions regarding its legal status. The unclear legal status of paylaters means that this transaction system is still widely used, especially for generation Z students.

This article wants to examine paylater transaction practices from a different perspective. If previously the majority of paylater studies only focused on normative-juridical legal issues, this article tries to examine the issue of paylater from an empirical-juridical perspective, namely how Islamic law is perceived by students at the Faculty of Sharia and Law at UIN Sunan Kalijaga who often carry out transactions using paylater.

## Research Methods

This article is qualitative research that focuses on in-depth observations with a descriptive approach, namely by explaining comprehensively. This article is field research whose data was obtained directly from interviews, observations and documentation with 10 students of the Comparative School of Schools study program, Faculty of Sharia and Law, Sunan Kalijaga State Islamic University who often carry out paylater transactions. Meanwhile, secondary data was obtained from several books and journal articles related to the theme of this study. The validity of this research data uses source triangulation. Furthermore, the data analysis technique for this research uses the Miles and Huberman model which includes data reduction, data presentation and drawing conclusions.

## Analysis and Discussion

### Paylater in Contemporary Fiqh Studies

Basically, the concept of muamalah fiqh can never be separated from buying and selling transactions. Buying and selling is a form of reciprocity between fellow humans in meeting their

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<sup>13</sup> Budi, B. S. B. S., & Hanifuddin, I. H. I. (2023). Problematika Aspek Pengharaman Qardh Paylater Pada Aplikasi Shopee Berdasarkan Fatwa-Fatwa Ulama. *At-Taradhi: Jurnal Studi Ekonomi*, 13(2), 141-153.

<sup>14</sup> Kamaluddin, I. (2023). Shopee Pay Later Sebagai Metode Pembayaran Menurut Fiqh Muamalah. *El-Mal: Jurnal Kajian Ekonomi & Bisnis Islam*, 4(4), 1055-1062.

<sup>15</sup> Rahmadayanti, F. (2020). Hukum denda pada pinjaman payLater di aplikasi Gojek perspektif Wahbah Az-Zuhaili (Doctoral dissertation, Universitas Islam negeri Sumatera Utara).

daily needs. Etymologically, buying and selling can mean exchanging something for something else. In buying and selling there are several terms used for buying and selling, namely: *al-ba'ān* in the sense of handing over goods with payment, *al-mubadab* (exchange), and *at-tijarah*.<sup>16</sup> *Lafadz al-ba'i* in Arabic it is sometimes used to mean its opposite, namely *happy* (buy). Thus, said *al-ba'i* means sell, but at the same time means buy. So, in essence buying and selling is an agreement to exchange goods or objects that have benefits for the user, where both parties have agreed to the agreement that has been made.<sup>17</sup>

In the modern era, buying and selling has experienced very significant developments, not only in online delivery patterns, but more than that, the types of transactions or contracts are very diverse. For example, in this case, the paylater transaction type which has many users offers a variety of online-based transactions. Paylater is an installment method for buyers who buy something on one of the marketplaces. In other words, paylater is included in the debt-based service feature (*cards*).<sup>18</sup> However, in contemporary jurisprudence studies, paylater transactions create many differences of opinion among scholars. This difference is caused by the type of contract used for paylater transactions as seen from Islamic law. Some scholars hold the view that paylater transactions are halal, but others hold the view that they are haram. In this context, a study is needed to analyze the paylater transaction system and its laws in Islam as an effort to create a buying and selling system that is truly in accordance with sharia.

Various opinions regarding paylater transactions, for example, the view of the ulama who justifies paylater transactions, namely Sulaiman al-Jamal as in his book *Hasyiyah al-Jamal* that paylater transactions are permitted because there is willingness between the parties carrying out the transaction:

The sale is based on mutual consent, and the consent is hidden, so consider what the word indicates (his statement, so consider what the word indicates) meaning, or what is in its meaning, which is an expression of it, such as a sheep or someone standing in his place, such as the sign of a mute.

إنما البيع عن تراض والرضا خفي فاعتبر ما يدل عليه من اللفظ (قوله فاعتبر ما يدل عليه من اللفظ) أي أو ما في معناه مما هو عبارة عنه كالخطف أو قائم مقامه كإشارة الأخرس

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<sup>16</sup> Utriana, dkk, "Keabsahan Akad Shopee Paylater oleh Mahasiswa IAIN Kendari Perspektif Fikih Muamalah Kontemporer", *Fawaid: Sharia Economic Law Review*, 4 (2), 2023, hlm 1.

<sup>17</sup> Shobirin, "Jual Beli dalam Pandangan Islam", *Jurnal Bisnis dan Manajemen Islam*, hlm 240.

<sup>18</sup> Ibid.

It means: "Buy and sell on the basis of willingness, whereas willingness is something that is hidden so it needs to be expressed with something that shows it. Something that shows it can be in the form of words or something that matches its meaning such as writing or something that occupies its position such as the gesture of the mute."<sup>19</sup>

Another opinion that makes paylater legal even though there is an additional price in the transaction is permissible, because the additional price is compensation or wages for delaying payment based on the Qur'an surah al-Baqarah verse 282 and an-Nisa' verse 29;

يَا أَيُّهَا الَّذِينَ آمَنُوا إِذَا تَدَايَنْتُمْ بِدَيْنٍ إِلَىٰ أَجَلٍ مُّسَمًّى فَاكْتُبُوهُ

It means: "O people who believe! When you do debt for a specified time, you should write it down."

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِّنْكُمْ

It means: "O people who believe! Do not consume your neighbor's property in a false (untrue) way, except in trade that takes place on the basis of mutual consent between you."<sup>20</sup>

Further, according to Shaykhul Islam Ibnu Taymiyyah, Ibnu Qayyim Shaykh Muhammad al Utsaimin and Shaykh Shalil al Fauzan dropped the tempo on debt-receivable transactions (*cards*) is permissible as long as it meets the requirements and is harmonious in Islamic buying and selling law. The pillars and conditions for buying and selling in Islamic law are: (1) existence'*Aqid* (the existence of a seller and buyer who have a contract), (2) the existence of *ma'qud'alaib* (items purchased), and (3) existence *sighat* (consent and qabul). In the Shopee Paylater application it is clear that there are sellers and buyers even though the two do not meet in person. Apart from that, buyers also have the freedom to choose the items they want to buy. Shopee Paylater also provides various kinds of goods that have been shown by the seller which shows that the goods (objects) really exist. Meanwhile *sighat* (ijab-qabul) namely the existence of a confirmation page when purchasing an item, which is mutually agreed to by each party.

Viewed from the perspective of the pillars and conditions, this means that Shoppee Paylater has fulfilled the pillars and conditions contained in Islamic law and therefore Shoppee Paylater's practices are completely legal. Then, looking at the payment used in Shoppee Paylater, it is known that Shoppee Paylater is a service that provides money loans electronically and helps

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<sup>19</sup> Sulaiman al-Jamal, *Hasyiyah al-Jamal `ala Syarh al-Minhaj juz 10*, Dar al Kutub al Ilmiyah, 1996, hlm. 131.

<sup>20</sup> Kholil Aziz1 dan Rachmad Risqy Kurniawan, "Hukum Pinjaman Ke Paylater" *Jurnal Manajemen & Akuntansi Prabumulih*, Vol.7 No.1 (Januari-Juni 2023), hlm. 25-26.

consumers with the installment method without a credit card, which falls into a debt-receivable system or what is known as *Qard*.<sup>21</sup>

Definition *Qard* (loan) according to fiqh, *cards* or *lgrad* etymologically it is a loan. Meanwhile, in terms of terminology, it means having something that must be returned with the same replacement. *Qardhul hasan* comes from a concept that existed at the time of the Prophet Muhammad SAW which literally means "cutting off a part". Meanwhile, terminologically, it means the exchange of an asset or object with the obligation for the recipient to bear the same portion of what he received from the lender so that the recipient of the item can use it. The definition of *Qardul Hasan* according to several sources is that it is a kind/soft loan without compensation, usually for the purchase of goods that can be estimated and replaced according to weight, size and quantity. In classical jurisprudence literature, al-*Qardh* is categorized under *aqad of awnuni* or a mutual assistance agreement and not a commercial transaction.<sup>22</sup>

Meanwhile, in *Qardhul Hasan* the word "hasan comes from the Arabic word "ihsan" which means kindness to others. *Qardhul Hasan* is a type of loan given to parties who really need it for a certain period of time without having to pay interest or profits.<sup>23</sup> In other words, in a *Qardhul Hasan* transaction the borrower is only obliged to pay off the principal loan amount without being required to provide anything additional. However, if the loan recipient wants to pay more at their own discretion as a form of gratitude, that is permissible, provided that this cannot be agreed upon beforehand.

Likewise, if referring to the Law of the Republic of Indonesia 21 Year 2008 on Sharia Banking, the *Qardh* contract is an agreement to loan funds to customers with the stipulation that the customer must return the funds received at the time agreed by both parties. The legal foundation of the *qard* contract is similar to helping each other in good deeds, that is between the borrowers (*autonomy*) and the loaned (*muqrid*).<sup>24</sup>

In this way, it can be concluded that the Shopee Paylater transaction contains a *Qardhul Hasan* contract. This view is used by several scholars who allow or justify Shopee Paylater transactions because these transactions are loans and borrowings. However, provided that it still

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<sup>21</sup> Arianti, N., Arifin, M. Z., & Safitri, S. (2023). Transaksi Jual Beli Online Melalui Sistem Shopee Paylater dalam Hukum Ekonomi Syariah. *Syar'ie: Jurnal Pemikiran Ekonomi Islam*, 6(2), hlm 123-125.

<sup>22</sup> Mustofa, M. B., & Khoir, M. K. (2020). *Qardhul Hasan* Dalam Perspektif Hukum Islam Pada Baitul Maal Wa Tamwil (BMT) Dan Implementasinya. *At Taajir: Jurnal Ekonomi, Bisnis dan Keuangan Syariah*, 1(1), hlm 48.

<sup>23</sup> Ibid.

<sup>24</sup> Sigi Putri Davni dan Fernanda Sayyidatina, Transaksi E-Commerce: Fitur Shopee Paylater dalam Perspektif Ekonomi Syariah, 2022. <https://sef.feb.ugm.ac.id/shariarticle2201/>.

fulfills the pillars and conditions contained in the Qardhul Hasan agreement. This is different from scholars who consider that Shopee Paylater transactions are haram because there are certain reasons that make these transactions haram.

The opinion that prohibits transactions using the paylater method is because there is an element of *riba* in the practice. Whereas *riba* as stated in al-Qur'an surah al-Baqarah verse 275 is forbidden. In addition, there are other surahs that forbid the practice of usury including surah ar-Rum verse 39, an-Nisa verse 160-16, Ali Imran verse 130, and al-Baqarah verse 278-279.<sup>25</sup> However, in this context, it is general in nature, that is, all additions to what he paid, either in the form of money or goods or the like. Among the reasons for the prohibition of usury according to Wahbah al-Zuhaili is that Islam is a religion that likes hard work and earnestness, forbids complicating the needs of the weak, forbids doing an act that can cause enmity, hatred and strife, forbids envy, jealousy, greed and gluttony, obliges looking for property in a halal way and others.

The same opinion is also found in the hadith, even the Prophet Muhammad often uses harsh language to remind his people about usury. Among several hadiths as follows:<sup>26</sup>

*"Abu Hurairah has said that Allah's messenger said: "Riba consists of seventy different types and the least dangerous is the equivalent of a man marrying (i.e. having sexual relations) with his own mother" (Ibn Majah, Baihaqi)*

*"Abdullah Ibn Hanzala has reported that Allah's messenger said: "one dirham (silver coin) of usury, which a person accepts while he knows (it is usury), is worse than committing adultery thirty-six times." (Ahmad) Baihaqi conveyed it, from Ibn Abbas, with the addition that the Prophet later said: hell is more suitable for those whose flesh is raised with what is haram." (Ahmad, Ibn Majah)*

*"Abu Hurairah has reported that the Messenger of God said: "On the night I was lifted up to the sky, I met a man whose stomach was like a house filled with snakes which could be seen from the outside of his stomach. I asked the angel Gabriel who they were and Gabriel told me that they were human beings who had eaten usury". (Ahmad, Ibn Majah)*

*"Abu Hurairah has reported that the Prophet said: "Allah is fair in not allowing four humans (i.e. four types of humans) to enter heaven or to taste its blessings: he whose nature is to drink wine, he who takes usury, he who takes the property of orphans without right, and he who doesn't care about his parents." (Mustadrak al-Hakim, Buku Al-Buyu')*

Apart from that, there is a well-known rule that legitimizes the verse above:

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<sup>25</sup> Nurul Ichsan Hasan, *Pengantar Perbankan Syariah*, (Jakarta: GP Press Group, 2014), hlm. 59-60.

<sup>26</sup> Fitri Setyawati, "Riba Dalam Pandangan Al-Qur'an dan Hadis," *Al-Intaj*, Vol. 3, No. 2, (September 2017), hlm. 265-266.

كل قرض جرى نفعا للمقرض فهو ربا

It means: "All debt transactions that take advantage of the party owed (creditors), then it is usury."

However, there are fiqh rules that confirm the above opinion:

الأصل في العقود والشروط الإباحة ما لم يكن في نصوص الشرع ما يمنع منها

It means: "The basic principle in the transaction and its conditions is that it can be held, as long as there is no argument that prohibits it."

الأصل في المعاملات الإباحة إلا أن يدل دليل على تحريمها

It means: "The basic principle in muamalat is that it can be done unless there is an argument that prohibits it."

As explained above, in paylater transactions there is an additional or element of usury, this is the reason why these transactions are haram. Among the scholars who forbade it was Abu Bakr Uthman bin Muhammad Syata al-Dimyathi al-Bakri, in his book *I'nanah Al-Talibin*, as follows:

ويكره معاملة من بيده حلال وحرام وإن غلب الحرام الحلال نعم إن علم تحريم ما عقد به حرم وبطل

It means: "It is makruh to carry out transactions with people whose majority of their assets are haram, but if it is believed that what is being transacted is something haram, then the law of the transaction is haram and void."<sup>27</sup>

Etymologically, usury according to al-Razi is additional, the same opinion was also expressed by al-Shabuni that usury is absolutely additional.<sup>28</sup> Meanwhile, terminologically, al-Shabuni defines usury as the addition taken by the person who provides the debt from the person who owes it as compensation for delays.<sup>29</sup> In general, the average understanding put forward by scholars regarding usury is almost the same, namely that in principle, usury is an increase.<sup>30</sup>

Broadly speaking, usury is classified into three types, namely usury *faddl*, *Ribaalien* and *ribanasi'ah*.<sup>31</sup> While the opinion that classifies it into four by adding *ribacards*. There are also those who say that usury *qard* is included in usury *nasi'ah*. *First*, *Ribafadhs* usury caused by exchanging similar goods for different amounts, such as selling rice for rice. *Second*, *Ribaalien* is usury that occurs as a result of buying and selling which is accompanied by a delay in handing over the goods exchanged. *Third*, *Ribanasi'ah* is usury by delaying the handover or acceptance of a type of

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<sup>27</sup> Fatwa Majelis Ulama Indonesia Provinsi Jawa Timur, Nomor: 04 Tahun 2022, Tentang Transaksi Digital Dengan Sistem Paylater.

<sup>28</sup> Moch Imron Taufiq, "Konsep Riba dalam Perspektif Hadis" *Jurnal Riset Agama*, Volume 1, Nomor 1 (April 2021), hlm. 99.

<sup>29</sup> Abdul Ghofur, "Konsep Riba Dalam Al-Qur'an" *Economica: Jurnal Ekonomi Islam*, Volume VII, Edisi 1 (Mei 2016), hlm. 5.

<sup>30</sup> *Ibid.*, hlm 5.

<sup>31</sup> Mahtumah, "Tinjauan Nahdlatul Ulama dan Muahmmadiyah Dalam Melihat Hukum Bunga Bank," *Asy-Syari'ah*, Volume 2 Nomor 2, (Januari 2016), hlm. 102.

usurious item that is exchanged for another item, this type of usury appears because there is a difference, change, or addition from what was handed over when the contract was made with what was handed over later.<sup>32</sup> Whereas *riba qard* is usury with the advantage found in repayment of debt that has been determined from the beginning. And the transaction with Shopee paylater payment mode actually uses a source of bailout funds from PT Lentera Dana Nusantara where users can pay their bills to Shopee and the practice goes into *riba qard* (receivables).<sup>33</sup>

Paylater features are available in various *e-commerce* Large companies such as Shopee, Tokopedia, Traveloka, Kredivo, Gojek, Akulaku and others did not initially cause problems among the very fast-growing population, including Gen Z. Because basically the practice of these debts provides convenience for every user. However, it is different if the payment is linked to an Islamic legal perspective, then this can be studied more widely and in depth because the financial system contains interest. The *muamalah fiqh* perspective firmly states that additional transactions involving loan funds constitute usury. Meanwhile, in Islamic law usury is something that is forbidden. Meanwhile, the loan agreement itself is a *qard* contract.<sup>34</sup> Starting from that, the ulama differed in their opinions regarding the law of paylater transactions in terms of Islamic law.

Differences of opinion among ulama or in contemporary jurisprudence studies regarding paylater transactions are something interesting to study in depth. As previously explained, it can be concluded that there are differences in interpretation regarding paylater transactions. Some scholars hold the view that paylater is *halal* because the transaction is included in the *contract qardh* (lending and borrowing). Meanwhile, some scholars who forbid it are of the view that in this transaction there is usury because there is an additional payment amount from the amount of money borrowed.

Differences in interpretation among ulama can be seen from whether paylater transactions are fulfilled or not according to Islamic law. A contract is declared valid if it fulfills the pillars and conditions contained therein, including the contract contained in the paylater transaction. There are scholars who are of the view that paylater is included in the *contract qardh* which means it is permitted because it meets the pillars and conditions, namely existence *confession* (debt actor), debt object and *sighat* (acceptance). Pillars and conditions in the *contract qardh* This actually already exists and is implemented by the provider *paylater* like shoppee. Apart from that,

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<sup>32</sup> Nurul Ihsan Hasan, *Pengantar Perbankan Syariah*, hlm. 57.

<sup>33</sup> Bagus Setiyo Budi dan Iza Hanifuddin, "Problematika Aspek Pengharaman Qardh Paylater Pada Aplikasi Shopee Berdasarkan Fawa-fatwa Ulama" *At-Taradbi: Jurnal Studi Ekonomi*, Vol XIII No 2, (Desembar 2022), hlm. 144.

<sup>34</sup> Ziadil Ulum dan Asmuni, "Tansaksi Paylater Perspektif Hukum Islam", *al-Mawarid Jurnal Syariah dan Hukum (JSYH)*, 5 (1), 2023, hlm 60.

which is no less important in the contract *qardh* is the willingness of both parties and is used for something beneficial and halal.

Fulfillment of the terms and conditions of the contract *qardh* In Shopee Paylater's practice, this is the legal reason for the transaction, in other words, nothing has been violated. So if you look at the contract *qardh* Shopee Paylater's credit practices have fulfilled these legal requirements and requirements. Ulama from the four schools of thought, Shafi'i, Hanafi, Maliki, Hambali, Zaid bin Ali and the majority of ulama, allow buying and selling using credit practices, whether the price of the goods that are the object of the transaction is the same as the cash price or higher. However, their opinion requires an understanding between the seller and the buyer that the sale and purchase is indeed a credit system. In this transaction, the seller usually mentions two prices, namely cash and credit. Buyers must be clear about whether they want to buy with cash or credit. In Shopee Paylater's credit practices, Shopee also provides Shopee Paylater users with information in advance about payment options for groceries, namely by paying in the next month with no interest or paying in 2 months, 3 months and 6 months with an additional 2.95% interest. . So Shopee Paylater will offer it to buyers first before making payment.

However, among contemporary ulama who prohibit the buying and selling of credit, such as Zainal Abidin bin Ali bin Husen, Nashir, Manshur, Imam Yahya and Abu Bakar al Jashash from the Hanafiah. They argue using verses, presence and aqliyah arguments. In the Al-Quran surah Al-Baqarah verse 275 discusses the prohibition of usury and also in the hadith of the Prophet SAW which was narrated by Abu Hurairah RA that "*The Prophet SAW forbade two sales in one sale*". The interpretation of the form of two buying and selling in one buying and selling is: the seller says "I am selling this item on credit at this price and in cash at this price". So buying and selling credit is included in this prohibition because it costs two things: that much credit and that much cash. Apart from that, there are elements of usury and gharar (fraud or cheating) in these transactions, which are prohibited in buying and selling according to Islamic law.<sup>35</sup>

Apart from that, in contemporary jurisprudence studies there are other terms regarding paylater transactions, namely *bai' bidhaman 'ajil* or delayed sales. Deferred sale and purchase is selling something with immediate transfer of ownership but delayed payment. Ibnu Qudamah stated that by consensus, delaying buying and selling is not prohibited. Therefore, the law of

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<sup>35</sup> Wijayanti, N. H., Sulistyarningsih, P., & Dakum, D. (2023). Analisis Hukum Islam Terhadap Transaksi PayLater. *Borobudur Law and Society Journal*, 2 (2), hlm 65.

buying and selling in a deferred manner is permissible according to Islamic law. However, differences of opinion often arise when there is an additional delay in the sale and purchase price.

If we talk about the goods credit system in the Paylater application, it requires each user to pay installments and interest within a predetermined time. It's different if there is a delay in paying the installments which requires the user to pay a fine. In Islamic economic law, this is clearly prohibited as explained above because it contains rewards. For example, in the Shopee Paylater application, the application provides three installment period options. Then there is an additional 2.95% per month, not only that, the application also adds a handling fee of 1% for each transaction.<sup>36</sup>

Riba literally means "excess". Qadi Abu Bakr Ibn al-Arab, in his book *Ahkam Al-Quran*, gives the meaning of usury as anything that is an excess of the item given with the value received. Credit systems such as Shopee Paylater which provide fines and additional fees for each transaction are usury in the view of Islamic economic law. The party who takes out the debt then pays in addition to the amount borrowed, even though this is done through a contract, the transaction is considered usury.

Basically, in the rules of Ushul Fiqh, it is stated that the original law of the mu'amalah act is allowed, as long as there is no evidence that states its prohibition.

الأصل في المعاملات الإباحة إلا أن يدل الدليل على التحريم

*"The original law in matters of mu'amalah is that it is permissible until there is evidence that prohibits it."*

Another rule states that:

الأصل في الأشياء الإباحة إلا ما ثبت بالدليل منعه

*"The legal origin of all things (mu'amalah matters) is permissible unless there is evidence that prohibits it."*

From the rule of usul fiqh, it can be concluded that the law of the matter of mu'amalah (buying and selling) can be until there is evidence that prohibits or prohibits it. However, in the context of debts in Paylater transactions such as Shopee with additional property to be returned, it includes usury. Imam Ibnu Qudamah said in his book *Al-Mughni* with the sentence *"An addition to a specified item or something"*. So the scholars agree that any debt or loan in which there is an additional return is haram.<sup>37</sup>

If you look at the position of the contract in Paylater transactions such as Shopee, the contract is included in usury nasiah or usury qardh. In the opinion of the ulama, such things

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<sup>36</sup> Asmuni, A. (2023). *TRANSAKSI PAYLATER PERSPEKTIF HUKUM ISLAM*. *al-Mawarid Jurnal Syariah dan Hukum (JSYH)*, 5(1), hlm 68.

<sup>37</sup> Ibid.

(Shopee Paylater transactions) are included in *riba nasiah* because the transactions can burden one of the parties carrying out the *qardh* contract in Shopee Paylater. Therefore, if there is an addition to the assets to be returned then this is usury. The addition to the total loan from the transaction at the beginning indicates that there is a use for one side and a burden on the other side. This concept is prohibited by Islam because it is detrimental to one party. Therefore, the ulama agree that any debt or loan that has additional terms of repayment is prohibited.<sup>38</sup> This is as explained in the Al-Quran Surah Ar-Rum verse 39 and the hadith of the Prophet SAW.

Likewise, in the author's opinion, paylater transactions are available in the *service-e-commerce* like in Shopee, if viewed from Islamic law, it is haram because it contains elements of usury. This is due to additional payments from the total loan. If some scholars have the view that paylater transactions are included in the contract *qardh* which means borrowing and borrowing provided that the terms and conditions are met, it is permissible in Islamic law as long as the total payment for the goods is the same as the original price. However, if there is an addition to the total loan, in other words there is interest, then it is usury. The scholars categorize it as previously explained as *riba nasiah*. Therefore, paylater transactions are prohibited from Islamic law because they harm one party.

However, a phenomenon that occurs in the modern era, especially among Gen Z, is that the use of paylater transactions is very widespread among them. This is caused by various reasons behind it. The convenience offered by paylater is a way that makes it possible to get goods even if you don't have the money to buy them, namely by paying in installments. On the one hand, this payment method makes it easier for users to get the goods they want, but on the other hand, it is detrimental because they incur additional payments or interest. This transaction method then created a new phenomenon among Gen Z, including among students in creating a culture of consumerism. Therefore, the author wants to examine the views of Gen Z, especially among students of the Comparative School of Schools study program, Faculty of Sharia and Law, UIN Sunan Kalijaga Yogyakarta, regarding the law of payment transactions in Islam.

### **Perceptions of Gen Z Students Regarding Paylater Laws**

Generation Z students are a generation that lives in an instant era where everyone prefers to make transactions online. However, as time goes by, there are many new discoveries that make things more concise. One of the latest discoveries is use *Paylater* as a transaction tool that is

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<sup>38</sup> Budi, B. S. B. S., & Hanifuddin, I. H. I. (2023). Problematika Aspek Pengharaman Qardh Paylater Pada Aplikasi Shopee Berdasarkan Fatwa-Fatwa Ulama. *At-Taradbi: Jurnal Studi Ekonomi*, 13(2), hlm 142.

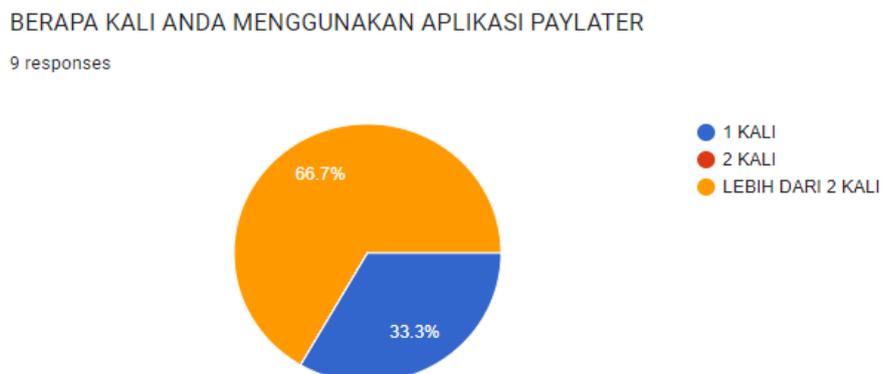
popular among students which allows someone to be able to own goods with a pay later system. In reality, this makes things easier for someone but has huge risks. Some students still don't know the impact of use *Paylater* both from a religious, sociological and even psychological perspective. Students who use *Paylater* tend to be influenced by lifestyle *impulsive*.

That lifestyle *impulsive* makes someone behave consumptive, especially with the times and changing trends, students either consciously or are forced to follow these trends for the sake of a "lifestyle" so that purchases are no longer based on necessity factors (*need*), but rather the desire factor (*want*). The emergence of transaction methods *Paylater* seems to be a shortcut for them. However, in some cases, there are other factors for someone borrowing money, such as urgent needs.

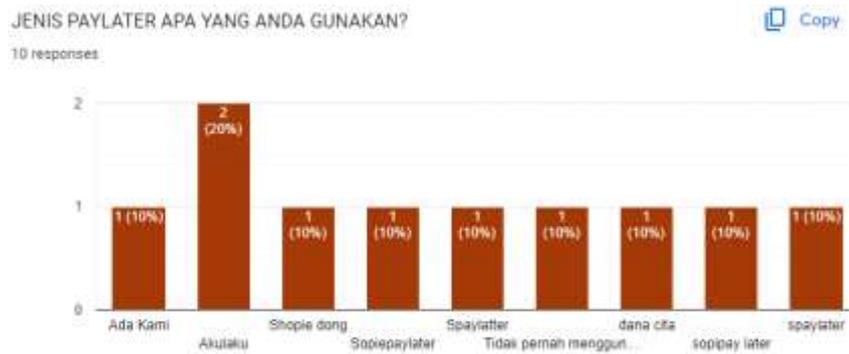
A survey conducted on students of the Comparative Madzhab Study Program, Faculty of Sharia and Law, Sunan Kalijaga State Islamic University, Yogyakarta, resulted in:



The image above shows respondent data that 9 out of 10 students of the Comparative Madzhab study program, Faculty of Sharia and Law, Sunan Kalijaga State Islamic University, Yogyakarta, have ever used the application. *Paylater*.



The next data shows the frequency of application use *Paylater* carried out by respondents, with a percentage of 66.7% of respondents having made transactions *Paylater* more than 2 (two) times.



The image above shows the types or applications *Paylater* used by respondents. Based on the picture above, it can be explained that there are types *Paylater* used by respondents are Adakami, Akulaku, Shopee Paylater, and Dana Cita. The most usage is the Shopee Paylater application, namely 5 people with a percentage of 50%.

#### APA ALASAN ANDA MENGGUNAKAN PAYLATER?

9 responses

Mengincar diskon untuk pertama kali pemakaian

Buat bayar barang

Kepept

carl gratis ongkir

Belum dikirim ama emak

Dana untuk bayar ukt

blm ada uang, tapi kebutuhan mendesak

buat bayar kost

untuk bayar ukt

The image above shows the reasons why respondents use it *Paylater*. From the picture above, it can be concluded that the reasons that motivate respondents to use it *Paylater* very diverse, starting from those that are necessities (*need*), to reasons that are desires (*want*).

APA MANFAAT YANG ANDA DAPATKAN DARI PENGGUNAAN PAYLATER?

1 responses

Mendapatkan barang dengan harga diskon
Dapat barang
Dana lebih mudah cair dan meningkat
bisa menunda pembayaran
Bisa beli barang walaupun belum punya uang
dapat pinjaman
bisa beli barang walaupun gk ada uang
bisa pakai uang secara mendadak
bisa bayar ukt waktu ga ada uang

The image above shows the benefits obtained by respondents who use it *Paylater*. From the picture above, it can be concluded that the majority of respondents stated the benefits of using it *Paylater* is that they can have goods even though they don't have money, because *Paylater* is a “buy now, pay later” payment system. The convenience obtained is that it allows respondents to get fast loans and delay payments on goods purchased.

APAKAH ANDA PERNAH MENGALAMI KENDALA DALAM MENGGUNAKAN PAYLATER? JIKA PERNAH, APA KENDALA YANG ANDA ALAMI?

9 responses

Tidak
Tunggakan saya menambah
Telat bayar dan gagal bayar, tapi uang sudah ke setor
bunga yg tinggi
Tidackk
bunga yg terlalu mencekik dan tenor yg singkat
gak ada
bunganya tinggi
tidak ada

The image above shows the obstacles or problems that respondents encountered while using transactions *Paylater*. From the picture above, some respondents did not experience any problems at all in using it *Paylater*, but others have the same problem, namely high interest rates. It is common knowledge that the use of loans or *Paylater* always followed by high loan interest. However, people often ignore this for urgent reasons.

Next, the author obtained several student opinions regarding usage laws *Paylater*. The following are the results of the opinions obtained:

JIKA BOLEH BERPENDAPAT, BAGAIMANA MENURUT ANDA TRANSAKSI PAYLATER DILIHAT DARI HUKUM ISLAM?

10 responses

Terdapat unsur riba d dalamnya
Haram
Asal akadnya terpenuhi saya kira gapapa
Dalam Hukum islam yang saya ketahui ada beberapa pandangan mengenai paylater. Mempermudah penggunaanya sekaligus jebakan bagi yang tidak memahami betul hukum paylater yang berada dalam surat perjanjian tersebut. Ke 2 kasus paylater terjadi karena penggunaanya kurang memahami jalannya paylater. Ketiga banyak nya pengguna anak usia muda yang menyepelekan karena akses yang mudah tetapi penggunaanya mempermudah. Banyak mudhorotnya yang tertutup oleh manfaat yang memang kurang faham atas paylater. Intinya hindari penggunaan paylater karena bersifat makhruh.
tergantung niat
Lupa
sesuai keyakinan

The image above shows differences in respondents' understanding regarding usage laws *Paylater*. In the picture above, some respondents still do not understand the law regarding transactions *Paylater*. Some of them say that use *Paylater* can be used but ignore the law of *Paylater*. Some others are still unsure about the law regarding using transactions *Paylater*. These statements from several respondents resulted in the conclusion that socialization is related to knowledge about transaction law *Paylater* not yet comprehensive for students, or even knowledge about transaction law *Paylater* not applied to real life due to the use of transactions *Paylater* very beneficial for several parties, whether due to urgent needs or behavior *impulsive buying*. However, transaction users *Paylater* didn't think it through carefully *harm* obtained in this transaction. The dependent variable (Y) is the consumptive behavior of students in the Comparative Madzhab study program, Sunan Kalijaga State Islamic University, Yogyakarta, measured using several indicators, namely; use *Paylater* because of discounts, to meet tuition payments, and for urgent needs. The results of this research indicate that respondents consider the use of transactions *Paylater* This is a normal thing for people to do, both for some people who have urgent needs, and for people who just want to get a discount or follow trends for the sake of a lifestyle.

The results of this research data analysis show that lifestyle has a significant influence on user consumptive behavior *Paylater* generation Z students in the Comparative Madzhab study

program, Faculty of Sharia and Law, Sunan Kalijaga State Islamic University, Yogyakarta, which means that lifestyle has a relationship in the same direction where an increase in lifestyle has a big influence on the behavior of consumers who use *Paylater* among students. Based on the results of a survey conducted on students of the Comparative Madzhab Study Program, Faculty of Sharia and Law, Sunan Kalijaga State Islamic University, Yogyakarta, the variable states that the use of *Paylater* is caused by an emergency and to seek a discount on the goods purchased. This interest can encourage them to behave consumptive in using it *Paylater* because of the convenience provided in this transaction so that it can occur *impulsive buying*.

## Conclusion

From the research that the author has conducted regarding the law of *Paylater* transactions according to the views of Sharia and Law Faculty Students as Gen Z, it can be concluded that the large number of students who make transactions *Paylater* generally due to urgent needs, wanting to get discounts, paying tuition fees and so on. Although, some of them already know that in *Paylater* transactions there is an element of usury because of the interest that must be paid by the buyer. Apart from that, others stated that there was a lack of understanding regarding the laws regarding *Paylater* transactions according to Islamic law and there was confusion regarding the laws regarding *Paylater* transactions. Therefore, it is necessary to disseminate knowledge regarding *Paylater* transaction laws that are in accordance with sharia. Ignoring the laws that apply in Islam also makes them easily trapped in consumer behavior that is not good in using it *Paylater* because of the convenience provided in these transactions, this can give rise to *impulsive buying*.

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