

Islamic Law Analysis of the Use of Paylater with Additional Fees from the Perspective of the Sustainable Development Goals (SDGs)

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Abstract

This study examines the use of PayLater services, which impose additional costs such as handling fees (1%) and late fines (5%), in relation to Islamic jurisprudence, particularly the prohibitions of *riba* and *gharar*. The analysis is framed within *fiqh muamalah*, addressing the concepts of *riba nasi'ah* (interest from delayed payment), *gharar* (contractual uncertainty), and the legitimacy of contracts such as *qardh* (interest-free loans), *murabahah* (profit-margin sales), and *ijarah* (leasing). Employing a doctrinal qualitative approach, this research analyzes authoritative sources (Qur'an, hadith, classical *fiqh*, fatwas) alongside the framework of *maqasid al-shariah* to assess socioeconomic implications. The findings demonstrate that the fee structure of PayLater services contradicts *sharia* principles: it qualifies as *riba nasi'ah* and entails *gharar* due to lack of transparency, rendering the contracts *fasid* (invalid) for violating clarity of price (*tsaman*) and transaction object. Although PayLater services promote financial inclusion (*hifz al-mal*), they simultaneously encourage excessive consumption, threatening *hifz al-aql* (intellect), *hifz al-din* (faith), and leading to *israf* (wastefulness). The study highlights the need for structural reforms, including replacing interest with transparent fixed administrative costs, standardizing digital contracts, enhancing Islamic financial literacy, and regulatory intervention by the OJK through *halal* certification and supervision. Its novelty lies in offering a transformative framework for *Sharia*-compliant PayLater models, such as *mudharabah* (profit-sharing) or *ijarah muntahiya bi al-tamlik* (lease-to-own), while integrating a comprehensive *maqasid*-based evaluation of consumer behavior. This contribution not only provides practical recommendations for aligning fintech innovation with Islamic law but also addresses the broader goals of sustainable and equitable development.

Keywords: Islamic Law, Paylater, Riba and Gharar, Maqasid Sharia, Sustainable Development Goals (SDGs).

Introduction Section

The development of Financial Technology (Fintech) in the digital era has presented various payment system innovations that make it easier for consumers to transact, one of which is the *paylater* service, or "pay later," which is increasingly popular among Indonesian people. *Paylater* means pay late or pay later with a pattern that resembles a credit card, only the basis is information technology (Aulianisa, 2020). This service allows consumers to purchase products or services first, then pay for them later with various payment schemes offered. However, in practice, most *PayLater* service providers apply various additional fees, such as administrative fees, handling fees, and late fines, that raise fundamental questions about the *halalness* of such transactions from the perspective of Islamic law. Consumers are charged a handling fee of 1% per transaction, and the determination of such handling fees is considered inconsistent with Islamic law (Minami, 2022).

From the perspective of Islamic law, *PayLater* transactions that contain additional fees raise concerns because they have the potential to contain elements of usury, which are prohibited in the Qur'an and Hadith. The *PayLater* feature mechanism is categorized as *riba* because it benefits the service provider and burdens the service user (Hartawan, 2023). The practice of imposing additional fees in *PayLater* transactions indicates that there is an additional payment that must be made by the debtor to the creditor without any commensurate return, which, in the terminology of *fiqh muamalah*, can be categorized as *riba nasi'ah* or *riba jahiliyah*. Shopee *PayLater* charges a handling fee of 1% of the total transaction as well as a late payment fee of 5% of the total transaction each month (Ramadhanty et al., 2022). *PayLater* services that contain interest, additional fees, or fines are classified as usury and are *haram* in Islam (Syihab, 2022). The complexity of Islamic law on

PayLater transactions is increasingly evident when it is associated with various contracts that may be applied in practice, such as the Qardh contract (borrowing and borrowing), the Murabahah contract (buying and selling with an agreed profit), or other contracts that are used as the basis for sharia legitimacy. The PayLater system uses a qard contract or receivables in which there is a provision that the legal interest is haram and the contract is invalid because it includes riba (Farikhin & Mulyasari, 2022).

In the context of the Sustainable Development Goals (SDGs), this issue is particularly relevant to Goal 1 (No Poverty), Goal 8 (Decent Work and Economic Growth), Goal 10 (Reducing Inequality), and Goal 16 (Peace, Justice, and Resilient Institutions). The practice of PayLater, which contains elements of usury and burdens users, can worsen the economic condition of the community, especially vulnerable and low-income groups. This can hinder poverty alleviation efforts (SDG 1) and create economic inequality (SDG 10). In addition, in the context of inclusive and sustainable economic growth (SDG 8), financial systems that are not in accordance with the principles of justice and ethics risk causing a crisis of morality and trust in financial institutions. This research is important considering the increasing growth of PayLater service users in Indonesia, while public understanding of the sharia aspects of these transactions is still limited. Therefore, an in-depth analysis of the PayLater transaction mechanism from various points of view of Islamic law is needed, including a study of the contracts used, the implementation of sharia principles in the cost structure, and alternative solutions that can be offered to make PayLater services in accordance with the provisions of Islamic law without eliminating the economic benefits obtained by consumers (Febriandika et al., 2022).

Literature Review

Analysis of Islamic Law on Shopee PayLater Transactions for IAIN Ponorogo Students

Examining the transaction practice using Shopee PayLater is reviewed from the perspective of Islamic law, focusing on the harmony and conditions of the sale and purchase contract and its impact on student behavior (Dianti et al., 2022). This study aims to provide a better understanding of the suitability of Shopee PayLater's practice with the principles of Sharia economic law and its impact on student consumption behavior (Rivera & Sikumbang, 2024). This practice is important to analyze, given the potential risks associated with riba, gharar, and maysir in such transactions (Setiawan & Ridwanulloh, 2024). In this study, the author uses a qualitative approach with an empirical type of field research, with data collection techniques in the form of interviews, documentation, and observation. This research was analyzed using the theory of akad in fiqh muamalah and maqasid al-shari'ah as an evaluative framework. The results of the study show that the Shopee PayLater contract mechanism has mostly fulfilled the principles and conditions of the Bai' Al-Taqsith (credit buying and selling contract), such as the existence of sellers, buyers, transaction objects, as well as ijab and qabul (Setiawan & Ridwanulloh, 2024).

Shopee Paylater offers instant loans with 2, 3, or 6-month installments, a 1% handling fee per transaction, and a 5% late penalty per month. However, the amount of interest is not explicitly informed in the terms of service, creating ambiguity (Gharar) (Maksum et al., 2023). In Islamic law, gharar cancels the contract because it contains elements of fraud and injustice. Although credit buying and selling (Bai' At-Taqsith) is allowed as long as the tempo and installment value are clear, the absence of interest transparency on Shopee PayLater has the potential to lead to the practice of usury (Dewi Ulfa & Kushidayati, 2023). The pillars of the contract (ijab-qabul, object, contracting party) are met, but the price clarity requirements are not met, so the contract is classified as Fasid (damaged) (Maksum et al., 2023).

One of the benefits of using Shopee PayLater is that transactions become easier according to the principle of maslahah (utility), especially for the general public who do not have access to conventional banking services. By making it easier to meet basic needs, this feature helps achieve the goal of hifz al-mal (protecting wealth) (Maksum et al., 2023). However, in the context of the SDGs, negative factors that hinder consumption and debt dependence are attributed to Hifz Al-Aql (intellect), Hifz Al-Mal (protecting wealth from waste), and Hifz Al-Din (religion) because these factors promote a better quality of life (Maksum et al., 2023). Studies on IAIN Ponorogo students show a tendency to use for non-basic needs such as cosmetics, exacerbating the consumptive culture (Nst & Nurhayati, 2022).

Research by Ulfa and Kushidayati (Dewi Ulfa & Kushidayati, 2023) confirms that the uncertainty of Shopee PayLater's interest has the potential to be riba, while Fajrussalam et al. (Fajrussalam et al., 2023) emphasize its benefits for MSMEs. However, Maksum et al. (Maksum et al., 2023) complement with an empirical analysis of behavioral impacts, highlighting conflicts with sharia maqasid if not controlled. Fatriansyah (Fatriansyah, 2020) emphasized that a credit contract is valid

only if it is free from gharar and exploitation, a principle that has not been fully implemented in Shopee PayLater. Shopee PayLater fulfills some of the pillars of the credit purchase and sale agreement, but the absence of interest transparency causes gharar and the potential for usury (Maksum et al., 2023). Its impact on Maqasid Syariah is paradoxical: on the one hand, it facilitates benefits, on the other hand, it risks damaging intellect, property, and religion through a consumptive culture. From the perspective of the SDGs, it is necessary to regulate the financial services authority (OJK) and service providers to standardize financial transparency and provide sharia financial education that is literate for users. Need to regulate the Financial Services Authority (OJK) and service providers to standardize financial transparency and provide sharia financial literacy education to users. Follow-up studies can focus on sharia-based paylater models to eliminate the risk of riba and Gharar (Dewi Ulfa & Kushidayati, 2023),

Analysis of Sale and Purchase Contracts Using Shopee PayLater from the Perspective of Islamic Law

The analysis of purchase agreements using Shopee PayLater from the perspective of Islamic law involves examining the compatibility of this financial tool with Islamic principles. Shopee PayLater allows users to make purchases and defer payments, which raises questions about its compliance with Islamic contracts, especially regarding riba and contract conditions (Elysia & Achmad, 2023). This research focuses on qardh contracts, which are loan agreements that should not involve profits or interest, as they would be considered riba, which is prohibited in Islamic law (Rivaldy & Kurniawati Br. Pinem, 2024). Shopee PayLater transactions are scrutinized for their adherence to Islamic contract principles, such as the existence of clear agreements, valid reasons, and the absence of gharar (uncertainty) and maisir (gambling) (Siliwadi, 2022). Qualitative Research Methods, including interviews, observations, and documentation, were used to collect Shopee PayLater transaction data (Devi et al., 2024) (Rivaldy & Kurniawati Br. Pinem, 2024). Descriptive qualitative analysis is applied to interpret the data, focusing on the alignment of these transactions with Islamic law (Isnaeni et al., 2023)(Siliwadi, 2022).

The results of the discussion showed that Shopee PayLater transactions involved ijarah and qardh contracts, which are generally in line with Islamic principles. However, it requires strict oversight from regulators and stakeholders to ensure compliance with Islamic economic laws while protecting consumers from potential risks, an aspect that is in line with SDG 16 (Peace, Justice and Strong Institutions) on accountability and consumer protection (M. I. Firdaus et al., 2023). On the other hand, the practice of cash swipe services raises concerns about manipulation and fraud (Devi et al., 2024). The imposition of fines for late payment is considered riba, which is problematic under Islamic law (Siliwadi, 2022). Despite meeting several Islamic contract criteria, the feasibility of Shopee PayLater remains debated due to the potential for usury and lack of transparency in pricing, which can exacerbate economic inequality and hinder the achievement of SDG 10 (Reducing Inequality) (El Barkah et al., 2024). In conclusion, while Shopee PayLater can be structured to meet Islamic requirements, its current implementation raises significant concerns about usury and contract clarity, requiring further scrutiny and potential adjustments to fully align with Islamic law (Rivaldy & Kurniawati Br. Pinem, 2024)(El Barkah et al., 2024). Some scholars argue that with proper structuring and adherence to Islamic principles, such financial tools can be allowed. This approach supports SDG 8 (Decent Work and Economic Growth), specifically target 8.10 on financial inclusion of financial institutions to implement policies in accordance with sharia principles to create a fair and sustainable system; Thus, Islamic financial institutions are expected to contribute to a blessed economy and avoid harmful usury practices (Bintoro, 2021).

This perspective highlights the potential to adapt modern financial instruments to comply with Islamic law, encourage inclusive economic participation without sacrificing religious principles, in line with the spirit of the SDGs (Nisa et al., 2023). The application of mudharabah contracts in Islamic banking can be one of the solutions. To achieve this goal, while still paying attention to the principle of fair profit and loss sharing (Novriza, 2023). The implementation of such contracts not only promotes ethical business practices (supporting SDG 12 on Responsible Consumption and Production) but also creates a collaborative environment that benefits all parties in the economic process, thereby promoting inclusive growth and the reduction of inequality (SDG 10) (Basir et al., 2022).

The Use of the Paylater System from the Perspective of Hadith

Rivera and Sikumbang (Rivera & Sikumbang, 2025) concluded that the use of PayLater with additional costs (especially late fines) is contrary to sharia principles because it contains elements of riba al-nasi'ah (riba due to delay in payment). This study uses the maudhu'i (thematic) method to collect and examine hadiths related to credit transactions, such as H.R. Muslim no. 3007, which allows tough buying and selling without interest, and H.R. Sunan Nasa'i no. 4505, which explicitly prohibits riba in non-cash transactions. The results show that the additional fees on the PayLater violate the terms of the

qardh (interest-free loan) contract allowed in Islam, so this system has the potential to undermine the fairness of transactions and lead to exploitative practices (Rivera & Sikumbang, 2025). These findings are in line with the research of Prastiwi and Fitria (Prastiwi & Fitria, 2021), which confirms that late fees in PayLater are a form of prohibited usury and are contrary to SDG 10 (Reducing Inequality), which emphasizes economic justice, even though this feature provides easy access to finance.

Rivera and Sikumbang (Rivera & Sikumbang, 2025) explain that there are different perspectives among academics regarding the legality of paylater services. Certain scholars sanction the use of PayLater, subject to the absence of additional fees, which are considered not to be contrary to the principles. On the contrary, there are scholarly groups who strongly condemn this practice because of the potential detrimental consequences it may cause, such as compulsive spending, financial losses, and a decline in credit reputation (Rivera & Sikumbang, 2025). This impact threatens the mental health and financial stability of people, especially vulnerable groups, and is contrary to SDG 1 (Poverty Alleviation) and SDG 3 (Good Health). Therefore, a thorough evaluation of the ethical implications of paylater services is crucial to protect consumers (Reddyson et al., 2022).

The exegesis of the hadith found in H.R. Bukhari no. 1936 and H.R. Muslim no. 2995 underlines the strict prohibition against all entities involved in usury, including the providers and recipients of surcharges (Meriyati & Nugraha, 2022). This principle prohibits the exploitation of vulnerable groups to achieve economic justice (SDG 16) because the practice of usury not only harms individuals but also creates macroeconomic instability that endangers the welfare of the community. Therefore, individuals must understand the consequences associated with financial practices that deviate from sharia principles, thereby enabling them to make more informed decisions regarding their financial management (Razi12, 2014).

The principle of economic justice in Islam requires that every transaction be carried out transparently and fairly, without elements of fraud or exploitation (Harahap & Risfandy, 2022). Service providers are obliged to ensure consumer understanding, supported by the role of regulators in creating fair business rules (SDG 12.8 on Consumer Protection). Collaboration between academics, business actors, and regulators is needed to build a sustainable financial ecosystem (Harahap & Risfandy, 2022).

Education about the Islamic economic system and the prohibition of usury is a critical foundation in preventing consumer financial losses. As emphasized in Farhan's study (Farhan, 2024), Islamic economics aims to achieve *falah* (holistic victory) by avoiding exploitative practices such as usury, which are expressly prohibited in the Qur'an and Hadith because they cause social injustice. Providing clear information on how Islamic transactions work, such as the principles of mutual agreement, fairness, and the prohibition of exploitation, can help prevent manipulation in the economy. This is in line with the findings of Zaenudin and his colleagues (Zaenudin et al., 2022), who emphasize that understanding of Islamic finance can be a protection for consumers, especially so that they do not get trapped in interest-based products that are considered *riba* according to the fatwa of the scholars. In line with SDG 4 (Quality Education) and SDG 17 (Partnership). Development of educational modules based on *maqashid sharia* (protection of religion, soul, intellect, descendants, and property) through collaboration between academics and practitioners (Zaenudin et al., 2022).

The Framework of Sharia Economic On Paylater Payment System

According to Al-Mahbubah and Nurwakhidah (Al-Mahbubah & Nurwakhidah, 2021), the PayLater mechanism on Shopee uses a qualitative field research approach, collecting data through application observation and user knowledge, and evaluating the contracts used. The results show that additional costs (interest) on installments of 3-12 months in PayLater contain *riba*, because they add to the debt burden without economic added value, contrary to the principle of prohibition of usury in Q.S. Al-Baqarah: 275 (Al-Mahbubah & Nurwakhidah, 2021). The study confirms that although the 1-month interest-free scheme is considered legitimate, the addition of fees in longer installment periods is a practice of *riba an-nasiah* due to delayed payment, which is prohibited in Islamic law (Al-Mahbubah & Nurwakhidah, 2021).

Al-Mahbubah and Nurwakhidah (Al-Mahbubah & Nurwakhidah, 2021) explained that the use of PayLater services on the Shopee platform embodies the element of *gharar*, indicating uncertainty that can harm consumers. This uncertainty arises from many factors, such as the lack of clarity related to the specifications of the goods presented, the ambiguity inherent in the contractual agreement, and the reliance on product images during the transaction process. Within the framework of Islamic jurisprudence, this uncertainty is in direct contradiction to the principle of transparency that is strongly emphasized in *muamalah*. This principle mandates that all parties involved in the transaction have a definite

understanding of the object of the transaction, as well as the terms and potential impacts that may occur. This lack of clarity not only has the potential to cause harm to consumers but also has the capacity to make a difference in the relationship between sellers and buyers. As a result, it becomes important to reassess the prevailing practices related to PayLater services to ensure alignment with Sharia principles (Al-Mahbubah & Nurwakhidah, 2021).

The investigation concluded that the PayLater service, which combined additional fees and gharar components, failed to meet the provisions of the bai' as-salam contract as mandated in fiqh. Akad bai' as-salam is recognized as a permissible form of transaction in Islamic law, where the goods being transacted must be accurately and in detail described (Aprianto & Nazilah, 2023). However, in the context of paylater practices, transaction objects are often not adequately explained, causing doubt and uncertainty among consumers. In addition, the emergence of exploitative elements, such as usury, raises significant concerns. From the point of view of Islamic law, interest or riba is expressly prohibited because of its adverse impact on one of the parties involved. This violation of sharia principles is not only contrary to muamalah ethics but also hinders the achievement of SDG 16.6 (Building Effective, Accountable, and Transparent Institutions) related to business practices with integrity (R. A. Firdaus & Suriaatmadja, 2023).

In this regard, it is imperative for business operators and service providers to carefully consider the legal and ethical dimensions in every transaction that Al-Mahbubah and Nurwakhidah make (Al-Mahbubah & Nurwakhidah, 2021). Ensuring transparency in the specifications of goods, clarity in contractual agreements, and the elimination of elements of usury are important steps that must be taken to ensure that transactions are not only economically feasible but also consistent with sharia principles (Farikhin & Mulyasari, 2022). This step will increase consumer protection and security, in line with SDG 12.8 (Ensuring Sustainable Consumption and Production Patterns), especially the protection of consumer rights. Implicitly, this research provides a basis for the formulation of ethical business policies in the future while increasing awareness of Sharia compliance in the digital economy. A key challenge for regulators is to establish a legal framework that promotes transactional fairness and business transparency (Widyastuti et al., 2022).

Shariah Aspects In Online Paylater: An Analysis From The Perspective Of Islamic Economics

This study adopts a qualitative descriptive approach with a literature study method to analyze the suitability of the PayLater system with Islamic economic principles (A'mala et al., 2024). Data is obtained from credible sources, including the Qur'an, hadith, jurisprudence, as well as national and international journals, with an emphasis on the views of Islamic scholars and legal experts on digital transactions. The researcher conducted a study from various disciplinary perspectives to ensure a comprehensive analysis of PayLater practices, with a special focus on the Shopee platform as the main case study in Indonesia. In the discussion, there were several important points raised. First, the basic principle of online transactions in Islam allows buying and selling as long as it meets certain criteria, namely: (1) Justice in contracts, (2) prohibition of usury, (3) avoidance of gharar, (4) honesty in product information, and (5) use of valid sharia contracts. In the context of financing, the qardh (welfare loan) contract is the main reference, where the lender is not allowed to take additional profits outside the principal of the debt (QS. Al-Baqarah: 275) (A'mala et al., 2024).

Second, Shopee PayLater, which is the dominant service in Indonesia with a brand awareness level of 89%, is categorized as a qardh contract because it is a loan without return. However, this practice faces controversy for two main reasons: first, the requirement of transparency in the contract process that is carried out digitally (only requiring ID card verification) does not guarantee the user's understanding of the existing clause, thus potentially causing gharar that is contrary to SDG 16.6 (institutional accountability) (A'mala et al., 2024). Second, the application of interest of 2.95% for installments of more than one month and a 5% fine if late payment is considered usury, because it is an addition to the principal debt (Asmuni, 2023) (A'mala et al., 2024).

Third, there is a debate among scholars about the legal status of PayLater. The supporting opinion states that the use of PayLater is allowed for urgent needs and without interest (pure qardh contract), in accordance with the DSN-MUI fatwa on Sharia electronic money (Syarifuddin et al., 2022). On the contrary, the opposing opinion argues that administrative fees and fines are considered as disguised usury, while the ambiguity of the object of the transaction (only through photographs) falls under the category of gharar (Prastiwi & Fitria, 2021). Empirically, 77% of Shopee PayLater users expressed satisfaction with the service, but the majority of them did not understand the implications of Sharia related to interest and fines. A condition that threatens SDG 4.7 (sustainable finance education) and SDG 12.8 (ethical consumer awareness) (A'mala et al., 2024).

Fourth, to ensure that PayLater is in accordance with sharia principles, several steps are needed, including: elimination of interest and replacement with transparent fixed administration fees, clarity of contracts both verbally and digitally, and education for users. In addition, gharar avoidance should be done by providing accurate product descriptions and a fair return policy (A'mala et al., 2024).

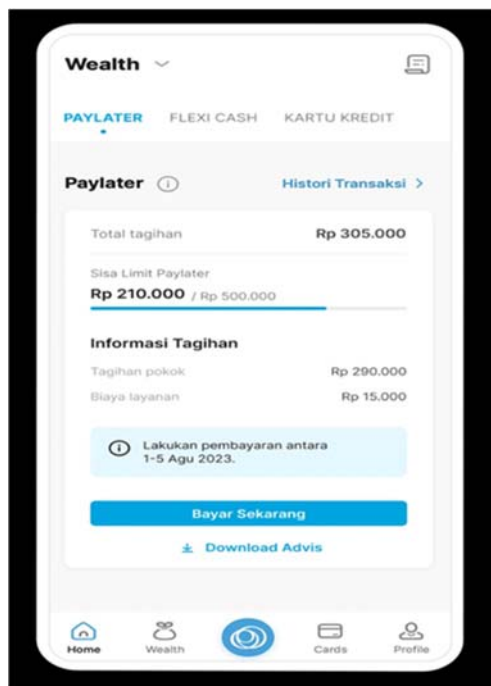
Although conceptually PayLater can be accepted in Islam through qardh or ijarah (rental of services), the practice on platforms such as Shopee still faces some problems, namely: (1) the application of interest that has the potential to become usury, (2) the mechanism of digital contracts that are vulnerable to gharar, and (3) the user's ignorance of the details of the contract (A'mala et al., 2024). The proposed solution is a sharia-based redesign of the system, by prioritizing the principle of interest-free, cost transparency, and Islamic financial literacy for users (Syafuddin et al., 2022). The practical recommendation is that users only use PayLater for urgent needs and choose a platform that has received official halal certification. This transformation not only responds to the demands of religion but also encourages SDG 9.b (inclusive technology development) and SDG 17.17 (multistakeholder partnership) through the synergy of regulators, business actors, and Islamic financial institutions (A'mala et al., 2024).

Figures and tables

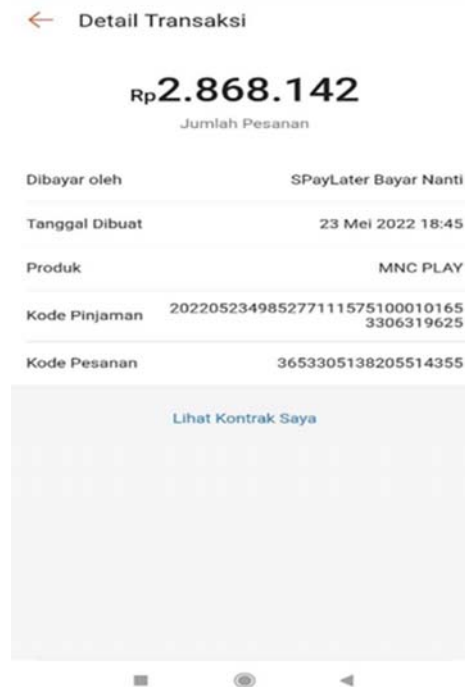
Table 1. Literature Review

No	Writer	Heading	Conclusion
1	Maksum, M., Saputri, A. H., & Anggraini, R. M. (2023)	Analysis of Islamic Law on Shopee PayLater Transactions of IAIN Ponorogo Students	Although the harmony and conditions of the credit purchase and sale contract are largely met, the unclear interest has the potential to cause gharar and the risk of usury. This practice provides easy access to transactions for people without banking access, but also encourages consumptive behavior and debt dependence. Therefore, strict regulations are needed for transparency and education on Islamic financial literacy, as well as the development of a PayLater model that is in accordance with sharia principles (Maksum et al., 2023).
2	Elysia, B. S., & Achmad, M. J. (2023)	Analysis of Sale and Purchase Contracts Using Shopee PayLater from the Perspective of Islamic Law	These transactions are generally in accordance with the principles of Islamic law; there are concerns regarding the potential for usury and lack of transparency, especially in late payment fines. Users need to understand the applicable terms and conditions, while regulators must increase supervision to ensure compliance with Sharia principles. With proper structuring, these financial instruments can be adapted to support ethical and inclusive economic participation without violating religious principles (Elysia & Achmad, 2023).
3	Rivera, H.A., & Sikumbang, R. (2025)	The Use of the PayLater System from the Perspective of Hadith	The use of PayLater services with additional fees, especially late fines, is considered contrary to Sharia principles because it contains elements of usury and has the potential to cause exploitation. While there are differences of opinion among academics regarding its legality, it is important to evaluate its long-term impact on consumers. Education and transparency in terms of service are essential to protect consumers, while collaboration between academics, practitioners, and regulators is needed to create a financial ecosystem that is fair and compliant with sharia principles (Rivera & Sikumbang, 2025).

4	Al-Mahbubah,R & Nurwakhidah, A. (2021)	The Framework of Sharia Economic On PayLater Payment System	Additional costs, especially interest, contain elements of usury and violate sharia principles, and create uncertainty (gharar) that is detrimental to consumers. Ambiguity in the specifications of goods and contractual agreements adds risk to the user, while this practice does not meet the provisions of the Bai' As-Salam contract required in Islamic law. Therefore, it is important for service providers to ensure transparency and eliminate the element of usury in transactions, in order to provide protection and a sense of security for consumers (Al-Mahbubah & Nurwakhidah, 2021).
5	A'mala, A. K., Wijaya, C. R., Tussa'adah, F., Khikmah, P. L., & Khoiriawati, N. (2024)	Shariah Aspects In Online PayLater: An Analysis From The Perspective Of Islamic Economics	This service can be categorized as a Qardh contract; the practice faces controversy due to interest and fines that are considered as riba, as well as uncertainty in the contract process that can cause gharar. Although many users are satisfied, the majority do not understand the implications of Sharia regarding additional fees. To ensure compliance with Sharia principles, measures such as the elimination of interest, cost transparency, and user education are required (A'mala et al., 2024).



(Figure 1: PayLater from the fund app)



(Figure 2: PayLater from the Shopee application)

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