



Analysis of Shopee Application Transactions Using the ShopeePayLater Feature: Study of Takhrij and Syarah Hadith an Islamic Business Economic Approach

Nur Anisa¹, Widodo Dwi Ismail Aziz², Wahyudin Darmalaksana³

Department of Qur'anic Tafsir, Faculty of Usuluddin,
UIN Sunan Gunung Djati Bandung
Department of Masters in Islamic Economics,
Postgraduate UIN Sunan Gunung Djati Bandung
Department of Hadith Sciences, Faculty of Usuluddin,
UIN Sunan Gunung Djati Bandung
anur2250@gmail.com

Abstact

This study aims to analyze the hadith about Shopee PayLater transactions in the Shopee application. This study uses a qualitative approach that emphasizes literature study through the takhrij and syarah hadith methods with sharia economic law analysis. The results of this study found that the quality status of the hadith was assessed as authentic based on the takhrij hadith so that the hadith of al-Bukhari no. 2086 can be used as evidence for Islamic practice. Syarah hadith shows that ShopeePayLater transactions are valid if they use a *salam* contract with an agreement between the consumer and the Shopee application. This study concludes that ShopeePayLater does seem to make it easier for consumers to transact but it needs to be balanced with understanding because it is feared that there will be consumptive and debt risks if used unwisely. This study recommends a review through a sharia economic law approach related to ShopeePayLater transactions in terms of buying and selling and their misuse in accordance with sharia provisions.

Keywords: e-Commerce; Buy and sell; ShopeePayLater; Transaction

Intoduction

As technology continues to develop, everything is getting easier, especially in the trade sector and Indonesia's financial industry (Prastiwi & Fitria, 2021). In the trade sector there is an online trading system called e-commerce (Putri et al., 2020). While in the financial sector there is a financial technology system (fintech). Fintech is a combination of information

technology and financial services that make transactions take place quickly without the need to worry about distance (Amelia, 2021). In this regard, online shopping companies have introduced a paylater payment feature (Putri et al., 2020). This paylater feature provides consumers with the opportunity to pay at the end according to the time limit given. In this paylater feature there are advantages and disadvantages, where the advantage is that it offers products with zero percent initial loans, this has reached all regions of Indonesia to help SMEs get capital loans (Hasanah, 2020). The lack of this feature has no tolerance for late payments, if you are hit by the payment due date, you are required to pay a fine (Hasanah, 2020). In Islamic teachings, buying and selling transactions have been regulated as well as possible, the Prophet taught his people to conduct buying and selling transactions in a lawful, honest, good and fair manner where both parties do not feel a loss. Therefore, the author is interested in reviewing buying and selling transactions in a lawful and good manner on the basis of hadith.

Several researchers have conducted research related to the Shopee PayLater transaction phenomenon which is currently rife among teenagers. Among them is Firia Prastiwi (2021), "Konsep Payater Online Shopping dalam Pandangan Ekonomi Islam," *Al-Iqtishad: Jurnal Ilmiah Ekonomi Islam*. This study discusses the positive and negative sides of transacting on social media which is currently popular. This study uses a qualitative descriptive method by taking references from various sources and literature studies to find out the paylater transaction system that is currently rife among teenagers. The results of this study are the paylater feature system has a positive side that makes it easy for consumers to transact and a very high negative side because of the risk of debt if not used wisely (Prastiwi & Fitria, 2021). Muttaqin, Sugiharti (2020), "Praktik Penyalahgunaan Fitur Kredit (Paylater) oleh Pihak Ketiga melalui Aplikasi Belanja Online," Hasanuddin University. This study examines security and acts of abuse in conducting transactions with the paylater feature according to applicable regulations. This research uses a normative-empirical method that uses a statutory, sociological and conceptual approach. The results of this study conclude that legal protection for consumers for the misuse of the paylater feature by third parties through online shopping applications has been implemented by the paylater feature service providers (Kerahasiaan et al., 2020). Amelia, V.H.I. (2021), "Faktor-faktor yang Mempengaruhi Penggunaan Fitur Paylater pada Aplikasi Shopee dan Pengaruhnya terhadap Perilaku Konsumtif," Indonesian Islamic University Yogyakarta. This study examines excessive consumptive behavior when making transactions using the paylater feature. This study uses quantitative

methods with research objects and data analysis. The results of this study conclude that the social influence, lifestyle and familiarity of consumptive behavior on transactions using paylaters often lead to pleasure and satisfaction so that they sacrifice everything to fulfill their desires (Amelia, 2021).

A number of previous studies were very helpful in preparing the framework of this research. In this study, the author will examine more deeply the phenomenon that is currently rife in the shopping world among teenagers, namely Shopee transactions using the ShopeePayLater feature with a discussion of hadith. Hadith is a source of law in Islam after the Qur'an, this hadith was conveyed by the Rasulullah with the guidance of Allah. Hadith was never recorded like the Qur'an, so to ensure its authenticity, a test known as takhrij was treated (Wahyudin Darmalaksana, 2020a). Takhrij is hadith research to test the validity of hadith (Wahyudin Darmalaksana, 2020d; Soetari, 2015). With regard to the Shopee Paylater transaction, this paper examines the hadith about contracts that refer to sharia principles. Of course, it is the task of researchers to study and analyze the sharia gap according to this. This is so that users can know whether the hadith is of valid quality to avoid usury considering that there is a fairly large interest system (Afifah, 2019). Technology has become a human need today, as a bridge that supports various activities. The development of technology is increasing rapidly to make it easier for humans to meet their needs. One form of technological progress that facilitates human needs is the existence of a marketplace such as the Shopee application. The Shopee application makes it easier for people to fulfill their needs, humans as consumers to buy goods and services can satisfy various wants and needs. In other words, the Shopee application has the ability to meet the needs and desires of consumers (Fathoni, 2014). The Shopee Marketplace has a variety of payments that make it easy to make transactions. The latest payment feature from Shopee is using Shopee Paylater where this system implements Peer to Peer Lending (P2P) which brings together loan lenders and borrowers. This makes P2P get a wide reach. Shopee Paylater is now increasingly popular because it has the effect of providing lightness and convenience in online shopping with "buy now, pay later" (Prastiwi & Fitria, 2021).

Based on the explanation above, the author tries to develop a research formula consisting of the formulation of the research problem, the main questions related to the research, and the research objectives (Wahyudin Darmalaksana, 2020b). The formulation of the research problem is that there are hadith syarah related to application transactions using ShopeePayLater. The main question of this research is how the hadiths are related to

transactions using ShopeePayLater. The research questions in detail are how the text of the hadith relates to the ShopeePayLater transaction, what is the quality of the hadith, and how is the hadith about the Shopee application transaction using ShopeePayLater. The purpose of this study is to discuss the hadith syarah about ShopeePayLater transactions. This research is expected to provide insight to the public how to make buying and selling transactions according to the orders of the Prophet.

Research Methods

This research uses a qualitative approach through literature study (Wahyudin Darmalaksana, 2020b). This study applies the takhrij and syarah hadith methods (Wahyudin Darmalaksana, 2020d). As for the interpretation used contemporary analysis (Wahyudin Darmalaksana, 2020c), especially the Islamic economic approach.

Results and Discussion

The results of the research and discussion are presented in several ways as follows.

1. Hadith Text

Based on the search for hadith on this topic through the application Ensiklopedia Hadits Kitab 9 Imam (Saltanera, 2015), the author found several relevant hadith, but what will be the discussion of this research is Hadith No. 2086 narrated by Imam al-Bukhari in the Chapter of Selling and Buying the Fathul Bari version, the editorial is as follows.

عَنْ ابْنِ عَبَّاسٍ رَضِيَ اللَّهُ عَنْهُمَا قَالَ قَدِمَ النَّبِيُّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ الْمَدِينَةَ وَهُمْ يُسَلِّفُونَ بِالتَّمْرِ السَّنَتَيْنِ وَالثَّلَاثَ فَقَالَ مَنْ أَسْلَفَ فِي شَيْءٍ فَفِي كَيْلٍ مَعْلُومٍ وَوَزْنٍ مَعْلُومٍ إِلَى أَجَلٍ مَعْلُومٍ

Meaning: from 'Abdullah bin Kathir from Abu al-Minhal from Ibn 'Abbas radhiallahu'anhuma said, when Rasulullah ﷺ arrived in Medina, they (the residents of Medina) practice buying and selling fruits with the salaf system, namely paying in advance and receiving the goods after a period of two or three years later, Then he said, "Whoever practices the Salaf in the sale and purchase of fruit, let him do so with a known measure and a known scale, and until a known time" (Bukhari 2086).

2. List of Rawi and Sanad

Takhrij hadith is presented in tabular form as follows.

Table 1. List of Rawi Sanad

No.	Rawi Sanad	Born/Died		Country	Kunyah	Scholars Comments		Circle
		B	D			-	+	
1	Abdullah bin 'Abbas bin 'Abdul Muthalib bin Hasyim	68	H	Marur Rawdz	Abu al-'Abbas		Shahabat	Shahabat
2	Abdur Rahman bin Muth'im	106	H	Marur Rawdz	Abu al-Minhal		Mention in 'ats tsiqaat; Tsiqah; Tsiqah; Tsiqah; Tsiqah; Tsiqah; Tsiqah; Masyhur	Tabi'in the middle class
3	Abdullah bin Katsir	120	H	Marur Rawdz	Abu Ma'bad		Tsiqah; Shaduuq; Tsiqah	Tabi'in (don't see the Shahabat)
4	Abdullah bin Abi Najih Yasar	131	H	Marur Rawdz	Abu Yasar	Tsiqah but accused of being Murjiah	Tsiqah; Tsiqah; Tsiqah; Shalihul Hadits; Tsiqah; Mention in 'ats tsiqaat; Tsiqah;	Tabi'in (don't see the Shahabat)
5	Sufyan bin 'Uyainah bin Abi 'Imran Maimun	198	H	Kufah	Abu Muhammad		Hafidz mutqin; Tsiqah tsabat in hadits; Ahadul A'lam; Tsiqah Tsabat; Hafidz imam	Tabi'ut Tabi'in the middle class
6	Shidaqah bin al-Fadlol	223	H	Himsh	Abu al-Fadlol		Mentioned in 'ats tsiqaat; Tsiqah; Tsiqah; Imam tsabat	Tabi'ul Atba' for the elderly

7	Abu Abdillah Muhammad bin Ismail bin Ibrahim bin Mugirah bin Barzibah	194 H H	256 H	Bukhara	Al-Bukhari	Imam Hadis	<i>Mudawwin</i>
---	---	---------------	----------	---------	------------	---------------	-----------------

Table 1 is a list of narrators and chain of hadith narrated by Bukhari no. 2086 on the Fathul Bari version No. 2241. In the table above, there are rawi and sanad, years of birth and death, country, nickname (*kuniyah*), comments from scholars and also circle. This hadith was narrated by 7 (seven) narrators starting with a Shahabat until Mudawwin, namely Abu Abdillah Muhammad bin Ismail bin Ibrahim bin Mugirah bin Barzibah or known as Imam al-Bukhari. The first *rawi* of this hadith text is Abdullah bin 'Abbas bin 'Abdul Muttalib bin Hasyim. While the first *sanad* of this hadith is Abu Abdillah Muhammad bin Ismail bin Ibrahim bin Mugirah bin Barzibah. Based on the science of hadith, the first *rawi* is the last *sanad* while the last *rawi* is the first *sanad* (Wahyuddin Darmalaksana, 2021). Almost all scholars gave positive comments and there was only 1 (one) scholar who commented negatively, namely Abdullah bin Abi Najih Yasar who was considered *tsiqah* but accused of being Murjiah.

3. Hadith Quality

The quality of a sanad can be said to be authentic (*shahih*) if the *sanad* is 'adl, *dhabit*, the *sanad* is continued, the *matan* is no *syadz* and there are no not 'illat (Wahyudin Darmalaksana, 2018). There are many kinds of positive comments (*ta'dil*) and negative comments (*al-Jarh*) (Wahyudin Darmalaksana, 2020b). In table 1, it can be seen that many hadith scholars made positive comments (*ta'dil*) towards the *rawi* by giving *tsiqah* comments. *Rawi* who are judged to be *tsiqah* are people who are seen as 'adl (commendable personality) and *dhabith* (scientific capacity that is qualified), so 'adl and *dhabith* mean *tsiqah* (integrity) (Nadhiran, 2014). In addition, the quality of the hadith is authentic (*shahih*) if the *sanad* is continued. If there are some narrators whose years of birth and death are not known, then the narrators are considered to be around 90 years old (Wahyudin Darmalaksana, 2018). In table 1 there are six of the seven narrators whose year of birth is unknown. Assuming that each narrator is 90 years old, then they meet each other between the teacher (the transmitter of the hadith) and the student (the receiver of the hadith), thus the hadith *sanad* is continued

(*muttashil*). And one negative comment was found against a *rawi* named Abdullah bin abi Najih Yasar, where Ibn Hajar al-Asqalani gave a negative comment against him by mentioning *tsiqah* but was accused of being Murji'ah. According to the theory of hadith science, if one of the *rawi* (narrators) is considered negative (*jarh*), then the hadith is of poor quality (*dhaif*) (Wahyudin Darmalaksana, 2018). However, there is an opinion of scholars who say that as long as the text of the hadith is not about *aqidah* even though the narrator (*rawi*) is accused of being of a certain sect, then the narration of the hadith can still be accepted in the sense that it is not questioned (Alis, 2017).

In addition to the sanad, the next requirement that must be completed in determining the quality of the hadith is the *matn* of the hadith. *Matn* itself is a hadith text narrated by hadith narrators (Wahyudin Darmalaksana, 2018). *Matn* must not have *syadz* (irregularities) or *illat* (defects) (Wendry et al., 2018). In the text of the hadith narrated by al-Bukhari No. 2086 there are no irregularities (*syadz*) and defects (*illat*), it can be said that this hadith is authentic (*shahih*). Although the table above shows negative comments towards one of the narrators (*rawi*), this does not affect the quality of the hadith (Alis, 2017). As for the terms of the *matn*, the hadith was not found to damage the authenticity of the quality of a *matn*, in the sense that it does not conflict with the Qur'an and logical thinking. Thus, the degree of hadith narrated by al-Bukhari No. 2086 is considered valid, *shahih* (authentic).

4. Syarah Hadith related to ShopeePayLater

Syarah is an explanation of hadith to find the meaning of the content of the hadith text (Wahyudin Darmalaksana, 2020d; Soetari, 2015). Previously it has been tested, that the hadith narrated by al-Bukhari No. 2086 good quality, *shahih*. According to the theory of hadith science, authentic hadith can be accepted (*maqbul*) and can be practiced (*ma'mul bih*) in the practice of Islam. While the technical practice will depend on the *syarah* of the hadith.

Several approaches can be used in *syarah* hadith, including contemporary approaches, such as the approach to Islamic law, particularly Islamic economics and Islamic business. Hadith narrated by al-Bukhari No. 2086 states that anyone who buys and sells must be carried out according to a known measure, a known scale and until a known time (Saltanera, 2015). Rasulullah allowed the sale and purchase of greetings as long as the measurements and scales and the time of payment were clear. All of these become the basic principles in Islamic economic law and Islamic business. It's the same with ShopeePayLater where there is an item first then the money is at the end and the time for payment is clear and the price is according to the set even though the price goes up slightly depending on

how many times the consumer pays the item in installments (Sani, 2016). In sharia economics, the scholars agree that buying and selling with the consumer system getting the goods first and then paying for it is permissible if the price is known. It is different if the sale and purchase without knowing the price between the two parties is included in the sale and purchase of *gharar* (fraud), and Islam forbids buying and selling *gharar* (Prastiwi & Fitria, 2021).

As described above, paylater is a transaction feature in the Shopee application where it makes it easier for consumers to get goods first and then pay at the end (Sani, 2016). This feature can be called online credit, this feature has spread to various e-commerce nowadays. According to Suhendra (2020), there is no need to ignore that many people use the paylater feature to buy their needs, because this system can be used without using a credit card (Suhendra et al., 2020). However, the existence of transaction features that have been growing, especially the paylater feature, makes the majority of people, especially teenagers, able to turn them into consumptive individuals. This paylater feature does make it easier for the public, especially among teenagers, to shop because they can pay for it later, but it will be a negative impact if it is not done in accordance with the consumer's capacity. According to Prastiwi and Fitria (2021), paylater is indeed a feature that is very popular with teenagers, but in using it there are positive and negative sides, namely making a person personally a consumptive and can cause debt that is not in accordance with that person's income (Prastiwi & Fitria, 2021).

ShopeePayLater still requires a comprehensive study of the legal aspects of sharia economics. In principle, ShopeePayLater does not conflict with sharia economic law, unless further research is needed to determine whether the transaction contains elements of usury. According to Afifah, the online transaction system contains a large element of usury (Afifah, 2019). If it contains elements of usury, then online transactions need to be reconsidered based on the fatwa of scholars, so that it is possible to develop online transactions with the sharia system. ShopeePayLater does not conflict with sharia economic law because it provides convenience (*masalah*). It is only necessary to think about the various consequences, that online transactions as emphasized by Prastiwi and Fitria (2021) have a negative impact on adolescents so that they become consumptive (Prastiwi & Fitria, 2021). Thus, online transactions also have a negative impact, *madharat*. Strictly speaking, the ShopeePayLater issue still requires a comprehensive, integral and in-depth study.

Conclusion

The main concept of the paylater payment feature is 'buy now, pay later'. Buying and selling in this way where the consumer buys or takes goods from the seller, then at the end of a certain period that has been mutually agreed upon, the total amount will be paid. The mechanism of buying and selling with paylater generally fulfills several requirements and the pillars of the sale and purchase contract and *ba'i taqsith*. However, there is one condition that is not fulfilled, namely the clarity of the contract and the amount of interest is not stated, so it is feared that an element of fraud (*gharar*) will occur. If the sale and purchase contract does not meet the requirements or pillars, then the contract becomes invalid and of course the contract becomes void. Judging from the takhrij review, the quality of the hadith narrated by al-Bukhari No. 2086 is valid, so it can be used as evidence for practicing Islam. This research is expected to provide benefits as a contribution to the enrichment of sharia economic treasures and practically become a reference for paylater transactions in Islamic business. This research has limitations, especially in terms of the ShopeePayLater review with a sharia economic law approach, so further studies are needed through field research. This study recommends sharia economic law experts to examine the process and risks of using ShopeePayLater in accordance with sharia provisions.

References

- Alis, M. K. B. I. N. (2017). *Perawi yang Tertuduh sebagai Syiah dalam Shahih al-Bukhari*. Universitas Islam Negeri Sultan Syarif Kasim Riau.
- Amelia, V. H. I. (2021). *Faktor-faktor yang Mempengaruhi Penggunaan Fitur Spaylater pada Aplikasi Shopee dan Pengaruhnya terhadap Perilaku Konsumtif* (p. 17). Universitas Islam Indonesia.
- Darmalaksana, Wahyuddin. (2021). Herbal Tumbuhan Senna dalam Pengobatan Infeksi Covid-19: Studi Takhrij dan Syarah Hadits. *Pre-Print Kelas Menulis Sunan Gunung Djati Bandung*, 19, 1-11.
- Darmalaksana, Wahyudin. (2018). Paradigma Pemikiran Hadis. *JAQFI: Jurnal Aqidah Dan Filsafat Islam*, 2(1), 95-106.
- Darmalaksana, Wahyudin. (2020a). Formula Penelitian Pengalaman Kelas Menulis. *Jurnal Kelas Menulis UIN Sunan Gunung Djati Bandung*. <http://digilib.uinsgd.ac.id/32620/>
- Darmalaksana, Wahyudin. (2020b). Metode Penelitian Kualitatif Studi Pustaka dan Studi Lapangan. *Pre-Print Digital Library UIN Sunan Gunung Djati Bandung*.
- Darmalaksana, Wahyudin. (2020c). Penelitian Metode Syarah Hadis

- Pendekatan Kontemporer: Sebuah Panduan Skripsi, Tesis, dan Disertasi. *Diroyah: Jurnal Studi Ilmu Hadis*, 5.
- Darmalaksana, Wahyudin. (2020d). Prosiding Proses Bisnis Validitas Hadis untuk Perancangan Aplikasi Metode Tahrij. *Jurnal Ushuluddin UIN Sunan Gunung Djati Bandung*, 1, 1-7.
- Hasanah, R. (2020). Tinjauan Hukum Islam terhadap Praktik Kredit Shopee Paylater dari Marketplace Shopee. In *SKRIPSI Fakultas Syariah IAIN Purwokerto*.
- Nadhiran, H. (2014). Kritik Sanad Hadis: Telaah Metodologis. *Jurnal Ilmu Agama : Mengkaji Doktrin, Pemikiran, Dan Fenomena*, 15(1), 91-109.
- Prastiwi, I. E., & Fitria, T. N. (2021). Konsep Paylater Online Shopping dalam Pandangan Ekonomi Islam. *Jurnal Ilmiah Ekonomi Islam*, 7(1), 425. <https://doi.org/10.29040/jiei.v7i1.1458>
- Putri, A. P. Y., Miru, A., & Maskun. (2020). Praktik Penyalahgunaan Fitur kredit (paylater) oleh pihak ketiga melalui Aplikasi Belanja Online. *Amanna Gappa*, 28(2), 64-76.
- Saltanera. (2015). *Ensiklopedi Hadits Kitab 9 Imam*. Lembaga Ilmu Dan Dakwah Publikasi Sarana Keagamaan, Lidwa Pusaka. <https://store.lidwa.com/get/>
- Sani, H. (2016). Jual Beli Kredit: Tafsir Ayat Ahkam Para Fuqaha. *Al-Muamalat Jurnal Hukum Ekonomi Syariah*, 3(1), 125-143.
- Soetari, E. (2015). *Syarah dan Kritik Hadis dengan Metode Tahrij: Teori dan Aplikasi* (2nd ed.). Yayasan Amal Bakti Gombang Layang.
- Suhendra, A. D., Asworowati, R. D., & Ismawati, T. (2020). Tinjauan Hukum Islam Terhadap Praktik Jual Beli Menggunakan ShopeePayLater. *Akrab Juara*, 5(1), 43-54.
- Wendry, N., Anshori, M., Majid, A., M Dalil, F. Y., & Rahman, H. (2018). Paradigma Studi Hadis Kontemporer. *IAIN Padangsidempuan*.