

SHOPEE PAY LATER SCHEME: ASSESSING UNDERSTANDING OF UiTM DUNGUN STUDENT

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ABSTRACT

The emergence of various payment systems has brought convenience to the community for shopping. One of the payment systems that people love is Shopee Pay Later which was introduced by Shopee as a new addition to their payment method. This system allows the buyer to get the goods first and pay later. This study seeks to investigate the perception of UiTM Dungun's students as students are more exposed to the online shopping system. This study will identify factors that may influence the interest of UiTM Dungun students to use Shopee Pay Later. In addition to that, this research also seeks to assess their level of understanding of the Shopee Pay Later system. This study used both qualitative and quantitative methods. 3 students were interviewed to gain deep insight into the matter. Additionally, 61 questionnaires were distributed to UiTM Dungun's students and their responses were analyzed. It was discovered that most of the students were aware of the concept of the Shopee Pay Later payment method.

Keywords: buy now pay later, shopee pay later, online payment

1.0 INTRODUCTION

Along with the passage of time and the development of technology, the application of e-commerce is gaining more and more attention. Electronic Commerce or e-

commerce is a business activity that uses advanced telecommunications and the internet to communicate with customers (Mat Udi & Sabri, 2020). On the other hand, the use of this electronic system facilitates the delivery of goods starting from the production of goods for sale and then to delivery without involving meeting two eyes. It can simply be defined as the process of buying or trading goods, services, or data using web and internet systems and not involving persons directly and no longer bound to time and place (Koe & Sakir, 2020). This business is allowed by contemporary jurisprudence if all the pillars and conditions of the sale and purchase do not conflict with the Quran and the Sunnah.

Alongside a change of consumers buying behaviour and customers' acceptance in e-commerce, various types of online payment and transaction methods have been introduced and one of them is Buy Now Pay Later (BNPL) method. The concept of this payment method is the same as the credit card that was previously commonly used by the community. However, the difference is only in the level of financial stability of the user. The use of credit cards is usually preferred to those who have stable and regular work and finances to make it easier for the bank to issue credit cards for users. However, in pay later service everyone can apply regardless of whether they are students or employees (Alcazar, 2021). The rules are simpler than issuing credit cards and can reach all aspects of society. In the end, the concept is the same where at the end of the month or on a set date; users must pay according to the amount set by the company that provides paid later service.

The BNPL platform is getting more and more attention among traders and buyers. Many sellers are starting to offer payment packages in installments, especially for large purchases such as electronics. In this service, users will be offered various payment options, whether immediate payment, delayed payment, or conversion to installment-based payments for purchases (Pani, 2022).

One of the e-commerce that started gaining a place in Malaysian hearts regardless of age and gender is Shopee. Ching et al., (2021) argue that based on the social media followers, number of employees, and mobile application rankings, Shopee now ranks in the second highest of the top 50 e-commerce companies; it ranks second behind Lazada. Shopee is an e-commerce platform that was established by Forrest Li in 2009 and started operating in Singapore in 2015 under SEA Group. Along with the speed and progress of Shopee, various types of payment methods have been introduced, including Shopee Pay Later (SPL), which has the same concept as BNPL.

Within this background, this study seeks to explore the understanding of UiTM Dungun students about the concept of SPL. In addition to that, this study also determines to identify the factors that may influence the interest of UiTM Dungun students in SPL. This study will use a mixed-method approach, where selected students will be interviewed, whilst questionnaires will be distributed randomly. The respondent will be among the UiTM students in Dungun. This study will contribute to the body of knowledge by increasing the literature on the perception of university students towards the BNPL scheme, in particular, SPL among UiTM Dungun students.

The structure of this paper is as follows: the next section will provide review of literature regarding the issues, followed by the research methodology. Then, we will provide results from the study before we conclude in the last section.

2.0 LITERATURE REVIEW

The emergence of e-commerce has changed the way of doing business. In news by The Star (2021) it states that e-commerce helped to cushion against unemployment especially during the pandemic, more people have become an entrepreneur by starting a business online. Even now, entrepreneurs amongst small and medium-sized enterprises (SMEs) are slowly trying to fix e-commerce services. Tolstoy et al (2016) said that in order to ensure their long-time survival and further growth in their business, entrepreneurs need to navigate and pursue opportunities in a digital international business environment and do research relating to digital sales. Customers nowadays are more demanding as they put too much expectation in everything. As mentioned by Bonita et al (2022) due to the changing of customers' behavior in shopping; entrepreneurs need to come up with more marketing strategies that can attract their interest in using e-commerce, due to a wide variety of products and a lot of store options in e-commerce platforms they need to compete in attract the buyers.

Alcazar & Bradford (2021) define BNPL as a type of short-term loan that allows users to make purchases and pay them in the future in installments. It is a form of credit provided by retailers through a third party; consumers buy and receive goods or services from a merchant, and then the third party or providers will pay the items to the merchant on behalf of the consumer and at the appointed time the consumer will repay the provider (Guttman-Kenney et al., 2023). BNPL usually offers interest-free payments to users, however, a fine will be imposed on those who pay late at the agreed time.

This SPL system only allows us to shop on the Shopee e-commerce platform. In SPL transactions, Sea Money Capital Sdn. Bhd. will be appointed by Shopee to manage the installment payments, meaning that Sea Money Capital will act as a third party where the third party or the providers will first purchase the items from the merchant. The consumers will pay in installments to Sea Money Capital Sdn. Bhd. (Ahmad et al., 2022). This system is the same as the credit card system, the only difference is that the features are more user-friendly and uncomplicated (Devia SS et al., 2022). Sari (2020) adds that this system also gives the option to consumers to access credit without having to have a card. It makes it more convenient for them to use this system. SPL provides a variety of payment service offers, users can enjoy the goods first before paying for them, and they are given the option of whether they want to pay it directly in the next month or make installments up to 3, 6, or 12 months. Damayanti & Canggih (2021) stated that the introduction of this SPL led to a change in the lifestyle of the community, where the people are no longer afraid of getting into debt. This method is increasingly gaining a place in the hearts of users because it brings convenience to users to meet life's needs even if they are in financial trouble during the month.

Although the provision of SPL services brings goodness and enjoyment to customers, it still does not run away from being related to sharia issues, let alone if it is seen that the payment system leads to a person being in debt (Ahmad et al., 2022). Saputri (2020) in his study defines terms pay later as deferred payment by consumers, where they order and receive orders through delayed payment. Here the third-party acts as a provider and will fund the money to the merchant and then

when the time comes, the consumer will repay the bill to the provider at a predetermined rate and time. Here we can see the application of qard contract in Islamic law. Buying goods in instalments is not a problem if there is a mutual agreement in terms of time and amount of payment. However, the question will arise whether there is an excess to be paid from the original amount at the end of the period. The implementation of receivables in the credit system contains an element of loss to the community who acts as a loan recipient due to the processing fee in the practice and the imposition of fines if there is a delay in payment (Sari, 2020).

In running a business, the sale and purchase agreement is an important element that must be done by all buyers and traders, the research done by Salsabella (2020), She concluded that this SPL sale and purchase agreement does not meet the conditions and pillars set where the agreement is not clear because there is no mention of additional fees that will be charged to the consumer so that it can create an element of fraud. However, this research was refuted by Nursafitri and Intan Sari D (2021) that the contract in this SPL has been done clearly because it is accompanied by proof of the agreement between the seller and the buyer on the platform while during *ijab* and *qabul* the additional price that will be charged if using this method has been explained and a notice issued by the platform. Hasanah (2020) in her study also concluded that this SPL practice has two *hukms* whether it is allowed or prohibited. This practice is allowed because the contract is clear and the additional price on the SPL is considered a processing fee, while it is illegal because the additional price on the SPL is *riba'* which is strictly forbidden in Islam (Prastiwi & Fitria, 2021). However, Orientani & Kurniawati (2021), in their research, defines that transactional fees can prevent someone from using a mobile credit card. This is because customers definitely do not want to spend more on shopping. Then with transactional fees in the Shopee Pay Later system, customers will make a wise decision whether to use the system or not in their purchases.

3.0 RESEARCH METHODOLOGY

This research uses a mixed methodology approach. Initially, questionnaire data will be analyzed quantitatively using descriptive statistics. In addition, an in-depth interview will be conducted with the respondent among students in UiTM Dungun, Terengganu. Random respondents among UiTM Dungun students will be chosen to do the interview. The interview will be conducted in a formal way as it will be a structured interview where the questions will be prepared in advance. This method can help researchers understand complex problems in a rather broad context. However, this will exclude students studying Diploma in Muamalat course as these students are more aware of the concept of SPL and have a greater understanding of the topics. In this study, the questionnaire will be distributed to 61 respondents, while 3 students will be interviewed.

The quantitative respondent consisted of 45 female's students (73.8%) and 16 male's students (26.2%) ranging 18 until above 25 years old. Apropos to age, majority of the respondents were in the range 21-22 years old (50.8%), followed by 18-20 years old (29.5%), and then 23-24 years old (18%) and only 1 respondent who are 25 years old and above (1.6%). Most of the respondents are currently continuing studying at diploma level which is about (62.3%) compared to others, followed by

22 students from bachelor's degree (36.1%) and lastly 1 respondent who are currently taking a master's degree level (1.6%). On the other hand, interviews are conducted with three diploma students who are 21 years old, and in their 5th semester of study. Table 1 summarizes the demographics of the respondents.

Table 1: Demographic profile of the respondents

Item	Category	Frequency	Percentage (%)
Gender	Male	16	26.2
	Female	45	73.8
Age	18-20 years old	18	29.5
	21-22 years old	31	50.8
	23-24 years old	11	18
	25 years old and above	1	1.6
Level of education	Pre Diploma	0	0
	Diploma	38	62.3
	Degree/ Ijazah	22	36.1
	Master	1	1.6
	PHD	0	0
Faculty	Faculty of Accountancy	7	11.5
	Faculty of Management and Business	29	47.5
	Faculty of Hotel and Tourism Management	21	34.4
	Faculty of Engineering Studies Electricity	2	3.3
	Faculty of Computer Sciences and Mathematics	2	3.3

4.0 FINDINGS AND DISCUSSIONS

To evaluate the internal consistency or reliability of a group of test or scale items, this research employed the Cronbach Alpha coefficient for each variable. The data for each variable in this study was gathered from the 61 students' responses to the questionnaire. Then, the questions were divided into 3 variables, and each of them was calculated into their mean score and standard deviation. From here, we can interpret that all variables are acceptable. It can be concluded that both values in the data have shown good results. The values are presented in Table 2.

Table 2: Cronbach Alpha, Mean and Standard Deviation Value

No	Variable	Cronbach Alpha	Mean	Standard Deviation
1	Factors that may influence the interest of UiTM Dungun students to use Shopee Pay Later	0.856 (very good)	3.81 (high)	0.94 (perfect)
2	Understanding of UiTM Dungun students about the concept of Shopee Pay Later	0.870 (very good)	3.84 (high)	0.87 (perfect)

The first objective of this study is to see the factors that attract students at UiTM Dungun to use Shopee Pay later. Our findings reveal that most of the students agree that knowledge about the use of a product is important in ensuring them to use the services. When they have basic knowledge about something, their perception of the matter mustn't be too prejudiced. As in the case of Shopee Pay Later, when users know how to open a Spay Later account and fill in all the desired information, it will surely attract their interest to use this system. This is because, when talking about this electronic system, their mindset will surely say that it is troublesome and takes a long time when it is not direct. Our findings are supported by findings from Hidayanti (2021) where they stated that users will undoubtedly be happy and develop a close relationship with the product when it is simple to use and offers a lot of advantages.

Other than that, our findings also discover that the factor that attracts them to use Shopee Pay Later is because it is easier compared to using a credit card. As you know the Shopee Pay Later system is the same as the credit card system, the only difference is the conditions to access it more easily and not complicated. This statement is supported by the respondents who were interviewed, they said that Shopee Pay Later is easy to register and open an account because it only requires a few things compared to the credit card system, there are many conditions and things that need to be seen before they are given permission to register and use the credit system. Our findings are supported by Sari (2021) she says that this method also allows customers the opportunity to obtain credit without a card. It makes using this system more convenient for them.

For the second objectives, we discover that most of the students understand about the concept of Shopee Pay Later. Based on the questionnaires given most of them know that the concept used by Shopee Pay Later is that we get the goods first and pay later. This finding support by the respondent of quantitative where she adds that this system also gives the customers the option to pay in installments either for 3, 6 or 12 months or maybe pay all at once in the next month. We also can infer that the students were aware that by using Shopee Pay Later it will lead them to go into debt. This finding also supported by Ahmad (2022) wherein the third party or suppliers first acquire the goods from the merchant, after which the customers pay to Sea Money Capital Sdn. Bhd. in installments. Adding by, when we are in debt, there will definitely be an issue of late paying the debt. Here, findings reveal that the fines will be imposed on those who are late in paying the Spay Later in that month. The fine imposed by Shopee is not in the form of money but through the account for

Spay Later will temporarily be closed until the outstanding sum is paid. Users who wish to reactivate their accounts will be charged a RM 10 late fee. Lastly, our findings reveal that there is an additional charge imposed by Shopee if they use Shopee Pay Later. This additional charge is call processing fee and not interest. Shopee has set an additional charge of 1.5% to users who use the Shopee Pay Later service. This charge will be charged every month according to their total payment amount. Based on the quantitative result most of students were not aware about this additional charge, for them the charge imposed by Shopee is a form of interest and not a processing charge. However, this result contradicts with the findings by Sari D (2021) where she stated that the platform has published a notification explaining the additional fee that will be assessed if using this method. Adding by Orientani & Kurniawati (2021) According to their study, by having transaction costs may make it impossible for someone to use a mobile credit card and make them choose another payment option. Result of the quantitative study are presented in Table 3.

Table 3: Analysis From Quantitative Study

Variable	Question	Scale (1= Strongly Disagree, 2=Disagree, 3=Neutral, 4=Agree, 5=Strongly Agree)				
		1	2	3	4	5
Factors That May Influence the Interest of UiTM Dungun Students on Shopee Pay Later	Shopee Pay Later is easy to use compared credit card transaction methods	4.9%	9.8%	24.6%	39.3%	21.3%
	Knowledge about the use of a product is important in ensuring users to use the services	0%	0%	16.4%	39.3%	44.3%
	Shopee Pay Later guarantees the safety and privacy of its users	0%	8.2%	36.1%	31.1%	24.6%
	It's easy and not complicated to sign up for Shopee Pay Later	0%	1.6%	44.3%	31.1%	23%

	Shopee Pay Later give less burdensome to consumers compared to others method	3.3%	13.1%	34.4%	29.5%	19.7%
	A person's experience in using the service influence people to use it	1.6%	3.3%	26.2%	42.6%	26.2%
	Shopee Pay Later giving an option to consumers to access credit without having to have card	1.6%	1.6%	23%	52.5%	21.3%
Understanding of UiTM Dungun Students about The Concept of Shopee Pay Later	Shopee Pay Later allows us to get the items first and pay later	1.6%	3.3%	16.4%	37.7%	41%
	Companies or third party will give financial to consumers to buy desired items	0%	4.9%	26.2%	45.9%	23%
	Shopee Pay Later took them into debt	1.6%	4.9%	29.5%	31.1%	32.8%
	The additional charge imposed by Shopee is call processing fee and not interest	0%	8.2%	44.3%	29.5%	18%
	The fine will be imposed on those who pay late	0%	3.3%	29.5%	47.5%	19.7%
	Transactions arrears can affect a person's credit reputation	0%	6.6%	31.1%	39.3%	23%

Shopee Pay Later payment period can be adjusted according to their ability	0%	3.3%	41%	29.5%	26.2%
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Outcome from the qualitative interviews supported the result of quantitative survey. When asked about their view and perspective about SPL, and whether this system provide convenience to users, especially to students, all 3 respondents are in full agreement. On whether it is appropriate to use SPL, two of the respondents argue that using SPL is practical since it can help the cashflow of individuals. On the other hand, one respondent disagree, and posit that this will force more individuals to be in debt. As for the second objectives, all the respondents are in full agreement, in which they understand fully the concept of SPL. In addition to that, they are also fully aware on the potential charge imposed by SPL if there are arrears in payment.

5.0 CONCLUSION

In conclusion, the study showed that most of the students understood and could explain the concept of SPL. When asked if they would like to use this system in the future, most of them gave a positive answer because they saw the advantages of using it. However, some do not agree with the use of this payment system because it leads to someone going into debt.

This study opens the eyes of students at UiTM Dungun to the concept used by Shopee in their payment system, namely SPL. Individuals must do research first before using the SPL payment method. A few people prefer to choose payment in installments because for them it can avoid spending a large amount at one time. However, problems such as the inability to pay at the appointed time will arise if they do not understand the concept used by SPL. As such, individuals must gain preliminary knowledge by reading all the terms and conditions issued by Shopee regarding this payment system so that they understand how to read the bill payment transaction records so as not to overpay which can lead to losses.

This study is limited by a small number of samples from UiTM Cawangan Terengganu only. Future research could explore other universities in Malaysia. Second, this study is limited to diploma students who know about finance only. Therefore, future studies can be added to diploma respondents with various backgrounds such as Diploma in Culinary Arts and Diploma in Interior Design. Finally, this study is limited to those who are Muslims only. Thus, studies on non-Muslims can be done in the future. It is hoped that with these suggestions, stronger data can be obtained to identify the level of understanding of students in Malaysia.

Author Contributions

Aminullah, N.W., Conceptualization, methodology, writing-original draft preparation. Daud, M.A.M., Validation, supervision, writing-reviewing and editing.

Conflicts Of Interest

The manuscript has not been published elsewhere and is not under consideration by other journals. All authors have approved the review, agree with its submission and declare no conflict of interest on the manuscript.

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