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The Use of Paylater as a Single Tuition Payment Method by College Students in the Perspective of Maslahah

Ahmad Zulfi Wahyudi[1], Ahmad Faiz Shobir Alfikri[2*], Ai Nety Sumidartini[3]

[1]Hukum Ekonomi Syariah, Fakultas Syariah, Universitas Islam Negeri Maulana Malik Ibrahim Malang, Jl. Gajayana No.50, Dinoyo, Kec. Lowokwaru, Kota Malang, Jawa Timur, 65144
[2]Magister Al-Akhwal Al-Syakhsiyyah, Pascasarjana, Universitas Islam Negeri Maulana Malik Ibrahim Malang, Jl. Ir. Soekarno No.1, Dadaprejo, Kec. Junrejo, Kota Batu, Jawa Timur, 65324
[3]Administrasi Bisnis, Institut Ilmu Sosial dan Manajemen STIAMI, Jakarta, Indonesia

*230201210028@student.uin-malang.ac.id

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ABSTRAK

Penelitian ini bertujuan untuk menganalisis legalitas penggunaan paylater sebagai metode pembayaran Uang Kuliah Tunggal (UKT) berdasarkan tinjauan hukum yang berlaku. Penelitian ini juga bertujuan untuk mengevaluasi aspek maslahah yang dihasilkan dari penerapan metode pembayaran ini oleh mahasiswa. Kebaruan penelitian ini terletak pada pada analisis yang menghubungkan penggunaan paylater sebagai metode pembayaran UKT oleh mahasiswa dengan perspektif maslahah, yang belum pernah dikaji dalam literatur sebelumnya. Penelitian ini merupakan penelitian hukum normatif dengan pendekatan perundang-undangan dan konseptual. Hasil penelitian ini yaitu penggunaan paylater untuk membayar UKT memiliki legalitas berdasarkan regulasi OJK, tetapi belum diatur eksplisit di sektor pendidikan. Perjanjian paylater harus memenuhi Pasal 1320 KUH Perdata. Sinkronisasi aturan fintech dan pendidikan menjadi tantangan yang harus diselesaikan. Dari perspektif maslahah, paylater mendukung pendidikan dan pengelolaan keuangan (*hifz al-'aql* dan *hifz al-mal*) jika sesuai syariah, tetapi berisiko menjadi maslahah mulgah jika tidak bijak. Paylater dapat masuk kategori darurat (*darurat*) jika tidak ada alternatif lain untuk membayar UKT, atau kebutuhan penting (*hajat*) jika digunakan untuk meringankan beban pembayaran dalam jangka pendek. Namun, pada tingkat *tahsinat*, paylater lebih bersifat opsional dan harus digunakan dengan bijak. Implikasi penelitian ini yaitu mendorong adanya harmonisasi kebijakan antara OJK dan Kemendiktisaintek untuk memastikan penggunaan paylater di sektor pendidikan berjalan sesuai prinsip *maslahah*, mendukung akses pendidikan, melindungi konsumen, dan menghindari praktik yang berpotensi memberatkan mahasiswa secara finansial.

Kata kunci: Paylater; Uang Kuliah Tunggal; Maslahah.

ABSTRACT

This study aims to analyze the legality of the use of paylater as a method of paying the Single Tuition Fee (UKT) based on the applicable legal review. This research also aims to evaluate the maslahah aspects resulting from the application of this payment method by students. The novelty of this research lies in the analysis that connects the use of paylater as a UKT payment method by students with a maslahah perspective, which has never been studied in the previous literature. This research is normative legal research with a statute and conceptual approach. The result of this research is that the use of paylater to pay UKT has legality based on OJK regulations but has not been explicitly regulated in the education sector. The paylater agreement must fulfill Article 1320 of the Civil Code. Synchronizing fintech and education regulations is a challenge that must be resolved. From a maslahah perspective, paylater supports education and financial management (hifz al-'aql and hifz al-mal) if following sharia, but risks becoming maslahah mulgah if not wise. Paylater can be categorized as an *emergency (darurat) if there is no other alternative to pay UKT, or an important need (hajat) if it is used to ease the payment burden in the short term. However, at the tahsînat level, paylater is more optional and must be used wisely. The implication of this research is to encourage policy harmonization between OJK and the Ministry of Education and Science to ensure that the use of paylater in the education sector runs according to the principle of maslahah, supports access to education, protects consumers, and avoids practices that have the potential to burden students financially.*

Keywords: *Paylater; Single Tuition Fee; Maslahah.*

INTRODUCTION

The cost of higher education in Indonesia continues to increase every year. The Single Tuition Policy (UKT) regulated by the Ministry of Education, Culture, Research, and Technology aims to ease the burden on students by categorizing costs based on family economic capabilities (Ayu, 2024). However, in reality, many students, especially those from the middle to lower economic groups, still feel heavy with the amount of UKT (Fitria, 2024). The increase in educational operational costs, including infrastructure needs, technology, and teaching staff, is one of the main factors that UKT remains a significant burden for most students (Vidiastuti & Adzam, 2024).

The impact of global and domestic economic instability exacerbates this condition. The COVID-19 pandemic, for example, has had a major impact on family income. Many parents of students have lost their jobs or experienced a reduction in income, making it increasingly difficult to pay the full UKT at the beginning of the semester (Ashadi, 2022). In addition to tuition fees, students are faced with various additional expenses such as housing, food, transportation, and books. This financial burden can hinder students from focusing on their academic activities. Some of them are forced to take part-time jobs or utilize savings to make ends meet (Virgiana et al., 2024). In this condition, many students look for alternative financial solutions that are fast and easy, including through loans or digital financing services (Aji & Bagana, 2024).

Paylater services emerged as one of the innovations in financial technology (fintech) that offers payment flexibility (Lesilolo et al., 2024). Initially, paylater was used for online shopping or consumptive needs such as purchasing travel tickets. However, in recent times, its use has expanded to the education sector, including UKT payments (Permana & Astawan, 2022). Paylater platforms such as Danacita have collaborated with several universities to provide installment payment options to students (Winessa, 2024). The ease of access to paylater is an attraction for students who have limited funds. By using this service, students can pay UKT in installments over the next few months, so they do not need to provide large funds at the beginning of the semester. This service also offers a fast process, without the need for collateral or complicated administrative requirements. However, behind this convenience, paylater has additional costs in the form of interest or administration fees, which can burden students in the long run (Supatminingsih et al., 2023)

The use of paylater in the context of UKT payments raises ethical and economic debates. On the one hand, this service is considered to help students who need short-term financial solutions. On the other hand, there are concerns that paylater can encourage consumptive behavior and dependence on debt, especially if students do not have adequate financial literacy. This condition can add to the psychological burden of students, especially if they are unable to pay off the installments on time. From a Sharia perspective, the use of paylater also raises questions regarding its compatibility with Islamic financial principles. Many paylater services charge interest in their transactions, which can be categorized as usury. Education is a basic need that should ideally be carried out without elements that conflict with religious values. Therefore, further studies are needed regarding the form of financing services that are not only flexible but also following Sharia principles (Safitri, 2023).

In addition, the emergence of paylater as a UKT payment solution also highlights a gap in the education financing system in Indonesia. Higher education should be accessible to all without adding a significant financial burden. However, the reality is that many underprivileged students still have to rely on commercial loans to continue their studies. This points to the need for education policy reform, including the development of scholarship programs and alternative financing schemes that are more inclusive. From the point of view of educational goals, paylater can be a temporary solution, but it does not fully support the sustainability of equitable access to education. Higher education has an important role in producing competent and competitive human resources, so education financing policies should be designed to support this mission. Profit-based financing services such as paylater have the potential to shift the focus of education from a social mission to an economic commodity (Listia, 2023).

Various previous studies have discussed the use of paylater by students such as research conducted by Anjaswuri (Anjaswuri, 2024) Which discusses the influence of the social environment and needs on the interest in using paylater among students. Research conducted by (Zahara et al., 2023) reveals the consumptive behavior of online shopping through the Shopee paylater feature in college students. (Yasin & Marsiska, 2023) examined the effect of using paylater on students' impulsive behaviour. Meanwhile, (Aprilia et al., 2024) in their research discuss the use of Shopee paylater in student financial management. From these previous studies, no one has conducted research on the use of paylater for single tuition payments by students. So, this point is the novelty of this research.

Based on the description of these problems, this research has two problem formulations as the focus of this research. First, this research will question the legality of the use of paylater in the payment of a single student tuition fee. Secondly, this research will question the use of paylater for the payment of single student tuition fees from a *maslahah* perspective. Therefore, it is important to discuss the phenomenon of using paylater for UKT payments from various perspectives, including economics, ethics, and sharia. This study is expected to provide a comprehensive understanding of the benefits and risks and encourage the birth of a more equitable and sustainable education financing policy. With the right approach, solutions such as paylater can be optimally utilized without compromising the basic principles of education as the right of every individual.

This research aims to analyze the legality of using paylater as a payment method for Single Tuition Fees (UKT) based on applicable legal reviews. This study also aims to evaluate the *maslahah* aspects resulting from the application of this payment method by students, by considering the benefits and potential risks to the sustainability of education. Through this research, it is hoped that a comprehensive understanding of the legal, economic, and social implications of the use of paylater in the context of higher education can be obtained so that it can be taken into consideration by students, educational institutions, and paylater service providers in making wiser decisions.

METHOD

The method used in this research is normative legal research, which is research conducted on norms or laws (law in the book) (Marzuki, 2005). Norms or laws and regulations become the object of this research, namely regarding paylater and single tuition. The approaches used in this research are the statute approach and conceptual approach (Ibrahim, 2005). The statute approach is used to identify the legality of paylater as a method of paying a student's single tuition fee in legislation. While the conceptual approach is used to analyze paylater as a method of paying single-student tuition from a *maslahah* perspective. Data collection was conducted through documentation, namely reviewing various documents and related literature, including books, journals, scientific articles, laws, and regulations, as well as digital sources relevant to the research topic (Muhaimin, 2020). The collected data were analyzed using the content analysis method, which aims to explore the meaning, patterns, and main themes in the literature to answer the research questions. The stages of analysis included the identification of relevant data, categorization of information based on the concept of *maslahah* theory, and in-depth interpretation to obtain contextual and critical conclusions. This approach allows the research to produce in-depth and systematic findings in understanding the phenomenon of student's use of paylater from *maslahah* perspective (Bahtiar, 2018).

RESULTS AND DISCUSSION

Legality of Using Paylater as a Single Tuition Payment Method

Paylater, as a technology-based financial service, has become one of the solutions for students to meet their Single Tuition Fee (UKT) payment needs (Rambe, 2023). In general, paylater allows users to purchase goods or services with payment in stages at a later date. In Indonesia, this service is regulated under regulations supervised by the Financial Services Authority (OJK) as stated in POJK Number 77/POJK.01/2016 concerning Information Technology-Based Lending and Borrowing Services. This regulation aims to ensure consumer protection and responsible financial practices, including in the education sector if paylater is implemented. However, the implementation of paylater in education, especially UKT payments, presents several legal issues (Fadhli et al., 2022). Firstly, the education sector in Indonesia has its own rules, which are regulated by the Ministry of Higher Education, Science and Technology of the Republic of Indonesia (Kemendiktisaintek RI). To date, there is no explicit policy governing the use of commercial financial services such as paylater to pay education fees. This leaves a regulatory gap that creates potential legal and social risks for universities and students.

From a contractual perspective, the use of paylater in UKT payment involves an agreement between students as debtors and service providers as creditors. Based on Article 1320 of the Civil Code, the agreement must fulfill four conditions: agreement, capability, specific object, and halal cause (Triantika, Nafa Amelsi, 2020). However, students often do not understand the terms and conditions of paylater services in detail, including regarding interest, additional fees, and the risk of late fees. This condition can increase the potential for legal disputes in the future, especially when students are unable to pay off their obligations on time. In addition, consumer protection aspects are important in the use of paylater for UKT payments (Untu, 2024). Law No. 8/1999 on Consumer Protection gives consumers, including students, the right to obtain honest and transparent information about the services they use. Unfortunately, paylater services are often accompanied by hidden costs such as high interest or fines that are not clearly explained to users. This has the potential to violate consumer rights and increase the economic burden on students (Dewi, 2021).

The use of paylater in education also raises legal challenges related to loan interest. In the education sector, which is supposed to be free from commercial motives, the presence of interest can contradict the principles of equity and accessibility of education. This is even more complex in the context of Islamic universities, where interest-bearing transactions may violate sharia principles. While some platforms offer interest-free installment schemes, not all paylater services implement similar policies. Another issue is the security of students' data involved in the paylater process. Based on Law Number 27 of 2022 concerning Personal Data Protection (UU PDP), every service provider is obliged to protect user data from misuse. However, data leakage cases in the fintech sector show that there are security gaps that can harm users, including students (Gunawan, 2024). Universities that partner with paylater service providers need to ensure that these providers adhere to strict data protection standards.

In addition, synchronizing regulations between the fintech and education sectors is a major challenge. While OJK has regulated the technical aspects of paylater services, the education sector does not yet have clear guidelines regarding the integration of these services. As a result, universities that adopt paylater as a UKT payment method may face legal uncertainty, especially if there is a conflict between fintech regulations and national education rules (Fattah & Riodini, 2022). Universities that cooperate with paylater service providers must also apply the principles of transparency and accountability. Internal campus policies regarding the use of paylater should be designed to protect students' interests without financially burdening them. This includes arrangements regarding interest, installment tenure, and late payment consequences. If this policy is not well designed, the use of paylater can exacerbate inequality in access to education (Sari, 2024).

In terms of supervision, OJK has a strategic role to ensure that paylater service providers comply with applicable regulations. One of OJK's tasks is to monitor interest rates and administrative fees charged to users. This regulation aims to prevent practices that harm consumers, especially students, who may have limited financial literacy (Kurniawan, 2024). The government also needs to consider issuing a new policy that regulates the use of paylater specifically in the education sector. Thus, the use of paylater as a UKT payment method can provide a solution for students with financial difficulties but also raises legal and social challenges. Therefore, regulatory harmonization between OJK and the Ministry of Education and Culture is needed so that this service can be implemented fairly and responsibly. Without clear regulations and adequate consumer protection, the risks of using paylater may outweigh the benefits for students and educational institutions (Nufusiah, 2023).

Increasing the legality of the use of paylater as a payment method for Single Tuition Fees (UKT) by students in Indonesia requires several strategic steps that can be implemented thoroughly. The first step is for the government, through Kemendiktisaintek RI, to issue special regulations governing the use of paylater in the education sector. This regulation should include detailed provisions on interest limits, installment tenors, and transparency of fees, as well as a prohibition on practices that burden students, such as the imposition of fines or unreasonable additional fees. With specific policies in place, universities will have clear guidelines for adopting these services without conflict with regulations issued by OJK.

The next step is to harmonize regulations between the fintech sector overseen by OJK and those in the education sector. Kemendiktisaintek RI and OJK need to collaborate to develop operational standards for paylater service providers that want to partner with universities. For example, service providers can be required to offer low-interest or even interest-free installment schemes that are in line with the principles of fairness and accessibility of education. This cooperation can also strengthen student consumer protection in the context of using fintech services. In addition, improving students' financial literacy is very important before paylater is widely implemented in UKT payments. Universities can take the initiative to hold a financial literacy program that provides students with an in-depth understanding of the risks and benefits of using paylater. This program could include an explanation of the consequences of late payments, the implications of interest, and the importance of understanding the terms and conditions of service. With better literacy, students are expected to make wiser financial decisions and avoid the trap of uncontrollable debt.

Student data security is also a crucial issue in the implementation of paylater. Universities working with these service providers must ensure compliance with Law Number 27 of 2022 on Personal Data Protection (UU PDP). Service providers are required to have a reliable data security system to prevent leakage or misuse of student data. In addition, universities need to have an internal control mechanism to ensure that student personal data is managed securely according to applicable legal standards. On the other hand, transparency and accountability of paylater service providers must be a top priority. Service providers are required to provide clear and easy-to-understand information to students regarding fees, interest, and late fees. Universities can act as mediators who ensure that all parties understand their respective rights and obligations. With guaranteed transparency, students can feel more secure in using this service.

Analysis of Maslahah in the Use of Paylater as a Single Tuition Payment Method by College Students

Etymologically, the meaning of *al-maslahah* can mean goodness, usefulness, appropriateness, feasibility, harmony, appropriateness. The word *al-maslahah* is contrasted with the word *al-mafsadah* which means damage. Terminologically, maslahah has been given meaning by several scholars of *usul al-fiqh*. Al-Gazali (d. 505 H), for example, said that the genuine meaning of *maslahah* is to attract/realize benefits or remove/avoid fading (*jalb manfa'ah or daf' madrasah*) According to al-Gazali, what is meant by *maslahah*, in the terminological-shari'a sense, is maintaining and realizing the objectives of Shara in the form of maintaining religion, soul, intellect, offspring, and property. It is emphasized by al-Gazali that everything that can guarantee and protect the existence of the five things is qualified as maslahah; on the contrary, everything that can disturb and damage the five things is considered *mafsadah*; then, preventing and eliminating something like that is qualified as *maslahah* (Risdianto, 2021).

The concept of *maslahah* as the core of *maqasid al-shari'ah* is the best alternative for the development of ijtihad methods, where the Qur'an and Sunnah must be understood through ijtihad methods by emphasizing the maslahah dimension (Mutakin, 2017). The concept of *maslahah* is a vehicle for legal change. Through this concept, fiqh scholars have a framework for dealing with legal issues, which are inherent in the legal system based on the nash Shara (al-Qur'an and Hadith), which contains a limited material foundation of law regarding the affairs of life in an ever-changing environmental situation. Thus, the concept of *maslahah* gives legitimacy to new legal rules and allows fiqh scholars to elaborate on the context of issues that are not affirmed by the Nash Shara. How much legal change can be achieved through the application of the concept of *maslahah* depends on, primarily, the pattern of *maslahah*-weighted legal reasoning applied by fiqh scholars (Adinugraha & Mashudi, 2018).

According to al-Ghazali's view, based on the aspect of whether or not there is a firm justification of Syara' against it (*shahadat al-syar'i*), maslahah can be divided into three, namely (1) maslahah which gets firm justification of Syara' against its acceptance (*maslahah mu'tabarah*); (2) maslahah that gets the firmness of Shara's justification for its rejection (*maslahah mulgah*); and (3) maslahah that does not get the firmness of Shara's justification, either for its acceptance or rejection (*maslahah mursalah*) (Hidayatullah, 2018). On the other hand, al-Gazali also categorizes maslahah based on the strength of its substance (*quwwatiha fi dhatiha*), where maslahah is divided into three, namely (1) *maslahah* level *darurat*, (2) *maslahah* level *hajat*, and (3) *maslahah* level *tahsinat/tazyinat*. Each part is accompanied by complementary *maslahah (takmilah/tatimmah*). Maintenance of five basic goals/principles (*al-usul* *al-khamsah*) which are at the level of darûrât is the strongest and highest level of *maslahah*. The five basic goals/principles include (1) maintaining religion (*hifz al-din*), (2) maintaining the soul (*hifz al-nafs*), (3) maintaining the mind (*hifz al-'aql*), (4) maintaining offspring (*hifz al-nasl*), and (5) maintaining property (*hifz al-mal*) (Rabiah, 2002).

In this context, if the use of paylater helps students fulfill their UKT payment obligations so that they can continue their education, then paylater can be considered a *mu'tabarah maslahah.* This is in line with the sharia's objective in *hifz al-'aql* (maintenance of reason), because education is the main means of increasing one's intellectual capacity (Wahyudi & Latif, 2023). In addition, the goal of *hifz al-mal* (maintenance of wealth) is also achieved if the paylater is used to manage finances wisely in meeting emergency needs such as education (Fadhilah & Nurmala, 2024). However, this *maslahah* can only be recognized if the terms of use of the paylater follow sharia principles, such as the absence of interest (riba) or fines that burden students. If the paylater service is provided through a sharia scheme, then this strengthens its status as a *mu'tabarah maslahah* (Mahardika, 2023).

Conversely, if the paylater causes students to be trapped in debt with high interest, then this can be classified as *maslahah mulgah*. Usury contained in paylater services is contrary to the principle of *hifz al-mal* because it threatens the financial stability of students. In addition, if dependence on paylater causes students to be unable to pay off debts and get into legal problems or financial stress, then this is also contrary to the goal of *hifz al-nafs* (maintenance of the soul) (Utami et al., 2023). *Maslahah mulgah* occurs when the use of paylater brings more harm than benefit, especially if students do not have sufficient financial literacy. In this case, Sharia does not support the practice, even if the initial purpose is good such as financing education.

Based on the level of substance. In emergencies, for example, when students have no other alternative to pay UKT, paylater can fall into the emergency category. This supports the principle of *hifz al-'aql* because, without UKT payments, students risk losing the opportunity to continue their education, which is an essential need in their lives (Wahyudi & Latif, 2023). Paylater is more commonly at the *hajat* level, which is an important but not urgent need. Many students may use a paylater to ease the payment burden in the short term, especially if their family income or scholarship is not sufficient. At this level, paylater is considered a practical solution that fulfills secondary needs, as long as its use is controlled and does not violate sharia principles. In some cases, the use of paylater for UKT payments can fall into the tahsînat category, which is the enhancement or ease of life. For example, students with financial capabilities can pay directly, but choose to a paylater to maintain personal cash flow. In this context, the paylater is only an additional means to facilitate payment.

In the context of maintaining *Al-Usul Al-Khamsah*, if paylater is used in a scheme that does not follow sharia, such as involving usury, then this is against *hifz al-din* (Utami et al., 2023). Conversely, if the paylater service is adjusted to sharia principles, such as through a *murabahah* or *ijarah* contract, then its use supports the continuity of education without violating religious principles. The convenience offered by paylater can help reduce the stress of students facing financial pressure. However, if used excessively or without understanding, paylater can become a mental and financial burden, which risks damaging student's mental health.

Education is a primary necessity in the maintenance of the mind. Enabling students to pay UKT on time, paylater can support the continuity of their education. However, its usefulness depends on its wise and appropriate use. In the long run, higher education contributes to improving the quality of life of the next generation. By facilitating education through paylater, students have the opportunity to build a better future, both for themselves and their descendants. The use of paylater supports wealth preservation if used wisely to meet emergency needs such as education. However, high interest rates or late fees can undermine this goal, so there needs to be strict supervision.

CONCLUSION

The use of paylater as a UKT payment method has legality based on OJK regulations, although its implementation in the education sector does not yet have an explicit legal basis. From a contractual perspective, paylater involves an agreement that must meet the legal requirements according to Article 1320 of the Civil Code, although students often do not understand the detailed provisions of this service, including interest and the risk of fines. Regulations on consumer protection regulate the rights of users, but paylater services are sometimes not transparent regarding hidden costs, which risks violating the principle of fairness. Another challenge is the synchronization of regulations between the fintech and education sectors, as well as the need to protect student's data. Policy harmonization between OJK and the Ministry of Higher Education, Science and Technology of the Republic of Indonesia (Kemendiktisaintek RI) is essential so that paylater can be used responsibly without exacerbating inequality in access to education. From a *maslahah* perspective, paylater can support the objectives of sharia if it is used to support education (*hifz al-'aql*) and wise financial management (*hifz al-mal*), especially when it meets sharia principles, such as without interest or burdensome fines. Conversely, uses that are not following sharia can be categorized as *maslahah mulgah*, because they bring more harm, including threats to student financial stability. Paylater can be categorized as an emergency (*darurat*) if there is no other alternative to pay UKT, or an important need (*hajat*) if it is used to ease the payment burden in the short term. However, at the *tahsinat* level, paylater is more optional and must be used wisely.

This research has limitations in terms of methods and types of research that are only limited to normative studies. An empirical study is needed to explore how the application of paylater as a single tuition payment method by students. Thus, empirical data will be obtained related to the real problems, obstacles, and needs of students in the field regarding paylater as a method of paying tuition. Therefore, it is recommended that future researchers conduct research on paylater as a method of paying tuition empirically among students.

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