Accessibility of Shopee Pay Later and Its Impact on Community Income in Malang City about Cash Swipe Behavior

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ABSTRACT

The presence of e-commerce in the industrial world, which is currently supported by the pay later feature, has become a means of easy accessibility in carrying out buying and selling transactions. Funds in pay later should only be used to transact goods on e-commerce applications. However, many people abuse the presence of the pay later feature to disburse it into money which can increase the balance in the user's account. This activity is contrary to the pay later principle which is used as a transaction to buy goods, not exchange them for cash. The research method used is descriptive qualitative with an exploratory approach based on triangulation techniques based on primary and secondary data sources through observation, interviews and literature studies. This research aims to find out more about Shopee pay later accessibility and people's income in Malang City regarding cash swipe behavior. There are many advantages and disadvantages, both in terms of providers and users of gestun services. Apart from that, there are several obstacles that often occur in the transaction process. With this research, researchers hope that there will be further research regarding Shopee pay later gestures and can educate the wider community regarding the dangers and impacts that will arise from using Gestun services. Researchers also hope that there will be firmness from the authorities to follow up on gestun behavior in society.

KEYWORDS

1. INTRODUCTION

The rapid development of technology today significantly influences the industrial world. The presence of e-commerce in the industrial world, which is currently supported by the pay later feature, is one of the ease of accessibility in making buying and selling transactions. According to the 2021 Fintech report quoted from the idxchannel.com website, Shopee Pay Later has the highest users with 78.4%, followed by Gopay Pay Later, Kredivo, Akulaku, and Traveloka Pay Later. Shopee Pay Later is in high demand by users because it offers convenience in making payments that can be made anytime and from anywhere. The funds in pay later should only be used to transact goods in e-commerce applications. However, many people abuse the presence of the pay later feature to be disbursed into money that can increase the balance in the user's account. This is known as "gestun" or cash swipe. Such activities are illegal and dangerous because pay later cashout gestun has no control or supervision from the authorities over the loans made. Practically, this business contradicts the use of pay later which is in line with credit cards by swiping cash to get cash. Gestun transactions are common in Indonesia, especially big cities like Malang City. The many business opportunities and high number of migrant students make Malang City have unique and diverse economic dynamics and good accessibility for business actors. There are many empirical studies on gestun behavior (Putri et al., 2023; Naila et.al., 2023; Lestari, 2023; Tektona, 2022). The majority of these studies relate to Islamic law. In this case, researchers have not found research that reveals in-depth about the accessibility of pay later disbursement and what factors cause people to do gestun. This research will reveal the ease of accessibility and income level of the people of Malang City in conducting cash swipe transactions through Shopee Pay Later. Thus, this research is expected to make pay later users wiser and avoid illegal transactions.

2. METHODOLOGY

This research uses a descriptive qualitative method. According to Sinaga (2023), descriptive qualitative research is a process of collecting data in the form of words or pictures that do not focus on numbers with inductive data analysis and emphasizes the meaning contained behind the observed phenomena. One of the approaches in descriptive qualitative used in this research is exploratory, which is collecting data, such as through informal discussions, interviews, focus groups, or case studies (Sekaran and Bougie, 2016). The data sources of this research consist of primary and secondary data sources obtained through observation, unstructured interviews, and literature studies.

This research was conducted in Malang City for four months from April to July 2024 with the main informants, namely five Shopee Pay Later gestun providers, two Shopee Pay Later gestun users, and two expert informants from Bank Indonesia, as shown in Table 1. The data processing technique used NVivo14 with the stages of transcribing interview results, categorizing, coding, thematic analysis, and conclusions. After the data was processed, data validity was tested using audience, triangulation, and member check. Triangulation is an effort to verify the truth of data or information obtained by researchers from different perspectives, with the aim of minimizing bias that may occur during the data collection and analysis process (Haryoko, Bahartiar and Arwadi, 2020). Member check is a process of verifying the extent to which the data obtained is in accordance with the information provided by the source. Member check aims to ensure that the information collected is in accordance with the intentions and understanding of the source (Sugiyono, 2019). Audiences were held with Bank Indonesia as a regulator related to payment methods, one of which is pay later.

Table 1. Informant Attributes

No	Informant	Age (Years)	Position	Informant Code
1	AG	25-30	Employee	J1
2	RWN	30-35	Founder	J2
3	WB	20-30	Employee	J3
4	GPM	25-30	Founder	J4
5	ID	25-30	Founder	J5
6	EK	25-30	Customer	B1
7	DS	18-25	Customer	B2
8	SA	35-50	Customer Relation Manager Bank Indonesia	BI1
9	AD	25-35	Assistant Customer Relation Manager Bank Indonesia	BI2

3. RESULTS AND DISCUSSION

3.1 Shopee Pay Later Accessibility on Cash Swipe Behavior in Malang City

Gestun is the misuse of credit or pay later cards to cash out into cash. The observation of this research shows that people in Malang City are generally unaware of this act. This is because offline gestun providers do not explicitly identify their stores as gestun providers, but instead use other identities, such as clothing, beauty, automotive, or retail stores. "I deliberately don't openly name my shop 'gestun' because gestun is illegal, so I'm afraid of what might happen in the future" (Source: Interview AG, 2024). In contrast, online gestun providers openly display their services.

The informants in this study said that they learned about this action from social media, closest friends, and even family. "Just a relation, a friend of mine worked here at the time" (Source: Interview AG, 2024). Some of them, especially the gestun service provider informants, admitted that they only found out about this service when they were looking for job vacancies as admins/resellers. "From social media and have only been here for two months. I only found out when I was here" (Source: Interview WB, 2024). This shows that social media, friendship environment, and family environment increase people's access or opportunities to use gestun.

Moreover, currently various e-commerce compete in providing pay later features that can facilitate users in shopping, one of which is Shopee e-commerce. Our informants said that they are more familiar with the features in Shopee e-commerce. "I think Shopee has complete features so it's easy to use, especially since the pay later limit is quite large" (Source: Interview DS, 2024). In 2020, the pay later feature on Shopee e-commerce had 1.27 million users with 850 thousand borrowers reaching Rp1.5 trillion (Sari, 2020). Shopee Pay Later provides a loan limit of up to IDR 50,000,000 (Shopee, 2024). However, only existing users can disburse at limits above 10 million. "Yes, you can still gestun, but only certain people can, like they have a large limit, old Shopee users" (Source: Interview AG, 2024). This makes people interested in cashing out into cash.

The mechanisms offered by gestun service providers also vary, such as scan qris, link payment, check out goods, and COD (Cash on Delivery). This statement is the result of data processing from Nvivo14 based on interviews conducted by researchers which can be seen

in **Figure 1**. According to our research informants, the mechanism through scan qris is a mechanism that is quite popular because it is considered easy and fast when making gestun transactions. In mechanisms that use link payments, gestun users can make transactions through the link link provided by the gestun service provider. For the goods checkout mechanism, customers make transactions by buying goods at the merchant service provider, but not the goods received, but cash. For the COD (cash on delivery) mechanism, the user and the gestun service provider meet directly to complete the gestun transaction.

Figure 1. Keyword Accessibility Nvivo14 Data Processing Results
(Source: author's processing by Nvivo14)

Each disbursement mechanism is subject to different admin fees by the gestun provider with a determination from each agent or gestun service center. "The fee is set by the center and differs depending on the nominal disbursement" (Source: Interview AG, 2024). The larger the amount disbursed, the smaller the admin fee. "Pay later is 2.8% just like a credit card, if it is 1 million it is 1.5% for those who disburse from BCA and Mandiri, if it is more than 1 million - 5.5 million it is 15,000 + 2.8%" (Source: Interview WB, 2024). In addition, users benefit from low admin fees so that they can have cash more efficiently without having to worry about the deduction of admin fees.

In practice, gestun service providers have a mechanism to ensure the authenticity and security of transactions so that only verified users can use gestun services. For offline gestun services, the filter or check carried out by the provider to gestun users is by comparing the identity card (KTP) with the user's Pay Later account. "Before doing gestun, the service provider asks for ID card first to make sure the identity is the same as in the pay later account" (Source: Interview DS, 2024). "The owner of the ID card and the person making the transfer must have the same name" (Source: Interview WB, 2024). For online gestun services, providers ask for biodata and provide written rules regarding the prohibitions and sanctions that must be obeyed by users.

In addition to the convenience offered by Shopee Pay Later merchants, there are obstacles that gestun providers often experience when they want to cash out the Shopee Pay Later limit. All of the gestun providers that we managed to interview told us about the difficulties when disbursing it. They said that currently the Shopee Pay Later policy is getting stricter, making the services they perform can be detected by the merchant. "Because now the Shopee Pay Later policy is new, it became stricter about a month ago, now you can't use it carelessly. So there is a warning" (Source: Interview AG, 2024). As a result, many pay later users turn to other merchants as an option to cash out their pay later limit. "Many have moved to other pay later because Shopee often can't" (Source: Interview AG, 2024).

In addition, an obstacle that often occurs is complaints received by gestun service providers from customers. Customers who complain are usually customers who choose online services. Complaints received are in the form of long disbursements, errors, or the

requirements of the merchant used have not been met, such as not meeting the minimum length of time using the merchant. "If you use the link, the disbursement takes a long time." (Source: Interview RWN, 2024). Link is one of the gestun mechanisms with different disbursement times, but tends to take longer than the other disbursement mechanisms. "If you use the link, it takes a day or 24 hours, so usually people complain." (Source: RWN Interview, 2024).

3.2 The Influence of Community Income on Cash Swipe Behavior in Malang City

Income plays an important role in determining a person to behave, including gestun behavior. Based on the results of data collection from interviews that researchers have conducted, there are various factors that encourage someone to do gestun from the aspect of income, both from users and gestun service providers. "Some are used to buy vehicles, pay employees, open businesses" (Source: Interview WB, 2024). Some users use gestun as capital for their business and operational needs. The average gestun disbursement made is in the nominal range of Rp10,000,000 - Rp50,000,000.

Apart from being used for business, some people in Malang City do gestun for their daily needs. "The reason is just for daily needs" (Source: Interview EK, 2024). EK is one of the gestun users who disburses her pay later limit for daily needs because the income from her workplace is insufficient. "Usually most of them are Rp740,000, for large amounts it is rare, for people who are desperate and really need it, sis. On average, they often give less than one million" (Source: Interview RWN, 2024). This flexible disbursement amount allows more people to use the gestun service according to their needs.

Another fact is that gestun is not only used by businessmen or adults. According to one gestun provider with the initials "RWN", young people are one of the users he often receives while serving gestun. "The average young person nowadays, in my case, is probably consumed by prestige. Mostly college kids." (Source: RWN Interview, 2024). The high cost of living that does not match the funds they have, makes them use gestun services to meet it. This is used to maintain their image among their peers.

Based on observations that have been made on student forums/bases on social media, it shows that many of them have used gestun and even provide gestun services. They use it to fulfill prestige and follow the social environment, such as motorcycle modifications. This shows that the gestun phenomenon is not only a solution to financial problems, but is part of the social dynamics and needs of the younger generation, as evidenced by the results of Nvivo data processing14 in **Figure 2.**

Figure 2. Keywords Community Income Nvivo14 Data Processing Results
(Source: author's processing by Nvivo14)

According to some providers, gestun services have high income potential with the income they earn around 3-10 million per month "My biggest turnover range is 10 million." (Source: Interview RWN, 2024). From this gestun service business, the nominal amount of income earned is also influenced by external factors, such as holidays. "If the holidays are

quiet kak because people get thr, there are certain months that are busy, if this June is a quiet month." (Source: RWN Interview, 2024).

3.3 Online Loan Activity Management Strategy through Shopee Pay Later in Malang City

Increasing needs that are not aligned with the level of income of the community to meet them, making them look for various loans that are easy and fast. The government has actually provided various places for people to make loans safely through verified online loans by the Financial Services Authority and credit mechanisms by Bank Indonesia. However, the complexity of the requirements that must be met when making loans legally, makes people look for other alternatives, namely by doing gestun pay later. Therefore, an alternative strategy is needed that can be carried out for the government comprehensively, especially for agencies authorized to provide credit to the public, namely providing education to the public regarding the long-term dangers posed by doing gestun, providing training to merchants who provide pay later to implement a qualified security system, providing convenience and relocation of online loan policies and legal credit, and improving the security system for online loans provided.

4. CONCLUSION

The significant impact of current technological developments on the industrial world makes people haven't to meet directly in buying and selling, but can use e-commerce or marketplace services that already provide a variety of daily needs. One of the features in e-commerce that comes from current developments is pay later which makes it easier for people to access transactions. However, this feature has a negative impact on society, such as increasing dependence on debt and encouraging a consumptive lifestyle. One of the e-commerce in Indonesia that has a pay later feature is Shopee. In 2020, Shopee Pay Later had 850 thousand borrowers with funds of almost Rp1.5 trillion (Sari, 2020).

However, the pay later feature that provides convenience for the community is misused by the community itself to disburse the loan limit in the feature. This action is an illegal action that has the risk of increasing bad debts, which can burden Shopee's financial system and increase operational risks and financial losses for the company. Although gestun pay later is illegal, gestun service providers openly market their services on social media. People are interested in making pay later disbursements because the process is fast, the interest is low, and the terms are easy. People who are interested in using gestun, unwittingly lose their understanding of good and correct money management. Another problem is fraud and data theft. This is difficult to prosecute because gestun itself is an illegal act that is not supervised by an authorized body.

Various policies have been taken by Bank Indonesia and the government to prevent and address the practice of gestun, including regulations on card payment instruments and information technology-based money lending services. However, there are still challenges in implementing these policies and additional comprehensive measures are needed. Policy recommendations to prevent gestun include improving system security, limiting disbursement limits, stricter identity verification, training for merchants, effective reporting systems, and periodic policy evaluation and revision. The implementation of these recommendations is expected to improve user protection, prevent misuse of the pay later feature, and maintain the integrity of the financial system as a whole. With the right steps and cooperation from all parties, it is hoped that the misuse of the pay later feature can be reduced so that people can utilize this technology more safely and responsibly.

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