

INTISARI

Perkembangan pesat teknologi informasi dan komunikasi telah mengubah lanskap bisnis global, terutama melalui ekspansi e-commerce yang diiringi dengan inovasi sistem pembayaran digital. Salah satu inovasi yang menonjol adalah layanan buy now pay later (BNPL), yang menawarkan kemudahan transaksi melalui mekanisme pembayaran tertunda atau cicilan tanpa kartu kredit. Di Indonesia, Shopee PayLater menjadi salah satu layanan BNPL yang paling banyak digunakan dan berperan dalam memperluas akses pembiayaan bagi masyarakat. Namun, kemudahan tersebut juga memunculkan berbagai persoalan etis, seperti meningkatnya risiko gagal bayar, beban bunga dan denda keterlambatan, ketimpangan tanggung jawab antara penyedia layanan dan konsumen, serta potensi pembentukan perilaku konsumtif dan hedonis. Oleh karena itu, penelitian ini bertujuan untuk menganalisis tanggung jawab moral dalam penerapan fitur Shopee PayLater di Indonesia berdasarkan perspektif prinsip-prinsip Etika Bisnis Sonny Keraf, yang meliputi prinsip otonomi, kejujuran, keadilan, saling menguntungkan, dan integritas moral.

Penelitian ini menggunakan metode kualitatif dengan pendekatan filosofis melalui studi kepustakaan. Shopee PayLater ditempatkan sebagai objek material penelitian, sementara Etika Bisnis Sonny Keraf digunakan sebagai objek formal untuk menganalisis praktik bisnis digital tersebut. Data penelitian diperoleh dari berbagai sumber pustaka, seperti buku-buku etika bisnis dan filsafat moral, jurnal ilmiah, hasil penelitian terdahulu, serta peraturan perundang-undangan yang relevan dengan layanan keuangan digital dan perlindungan konsumen. Data yang terkumpul kemudian dianalisis menggunakan metode deskriptif-interpretatif untuk memaparkan fenomena secara sistematis, serta refleksi filosofis guna menilai kesesuaian praktik Shopee PayLater dengan prinsip-prinsip etika bisnis yang dijadikan kerangka analisis.

Hasil penelitian menunjukkan bahwa penerapan Shopee PayLater mengandung ambivalensi etis dalam praktiknya. Di satu sisi, layanan ini memberikan manfaat nyata berupa kemudahan akses pembiayaan, fleksibilitas transaksi, dan dukungan terhadap inklusi keuangan masyarakat. Namun, di sisi lain, ditemukan sejumlah praktik yang belum sepenuhnya sejalan dengan prinsip Etika Bisnis Sonny Keraf, terutama terkait transparansi informasi biaya dan risiko, perlindungan terhadap otonomi konsumen dalam pengambilan keputusan, serta keadilan dalam pembagian tanggung jawab dan risiko antara penyedia layanan dan pengguna. Temuan ini menegaskan bahwa orientasi keuntungan dalam bisnis digital tidak dapat dilepaskan dari tanggung jawab moral. Dengan demikian, penerapan Shopee PayLater perlu disertai komitmen etis yang lebih kuat agar praktik bisnis yang dijalankan tidak hanya menguntungkan secara ekonomi, tetapi juga adil, bertanggung jawab, dan berkelanjutan secara moral.

Kata kunci: Etika Bisnis, Shopee PayLater, Tanggung Jawab Moral, Bisnis Digital, Sonny Keraf.

ABSTRACT

The rapid development of information and communication technology has significantly transformed the global business landscape, particularly through the expansion of e-commerce accompanied by innovations in digital payment systems. One prominent innovation is the buy now pay later (BNPL) service, which offers transactional convenience through deferred payment or installment schemes without the use of credit cards. In Indonesia, Shopee PayLater has become one of the most widely used BNPL services and plays an important role in expanding access to financing for the public. However, behind this convenience, various ethical issues have emerged, including the increasing risk of default, the burden of interest and late payment penalties, an imbalance of responsibility between service providers and consumers, and the potential formation of consumptive and hedonic behavior among users. Therefore, this study aims to analyze moral responsibility in the implementation of the Shopee PayLater feature in Indonesia from the perspective of Sonny Keraf's principles of Business Ethics, namely the principles of autonomy, honesty, justice, mutual benefit, and moral integrity.

This study employs a qualitative research method with a philosophical approach through library research. Shopee PayLater is positioned as the material object of the study, while Sonny Keraf's Business Ethics serves as the formal object used to analyze the phenomenon of digital business practices. Research data were obtained from various sources, including books on business ethics and moral philosophy, scholarly journals, previous research findings, and relevant laws and regulations concerning digital financial services and consumer protection. The collected data were analyzed using descriptive-interpretative methods to systematically explain the phenomenon, as well as philosophical reflection to assess the alignment of Shopee PayLater practices with the selected ethical principles.

The findings indicate that the implementation of Shopee PayLater contains ethical ambivalence. On the one hand, this service provides tangible benefits in the form of easier access to financing, transactional flexibility, and support for financial inclusion. On the other hand, several practices have not fully aligned with Sonny Keraf's principles of Business Ethics, particularly in terms of transparency of information regarding costs and risks, the protection of consumer autonomy in decision-making, and fairness in the distribution of responsibilities and risks between service providers and users. These findings emphasize that profit orientation in digital business cannot be separated from moral responsibility. Therefore, the implementation of Shopee PayLater needs to be accompanied by a stronger ethical commitment so that business practices are not only economically beneficial but also fair, responsible, and morally sustainable.

Keywords: *Business Ethics, Shopee PayLater, Moral Responsibility, Digital Business, Sonny Keraf*