

Transactions Using E-Wallets: How Is the Perspective of Islamic Economics?

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Abstract

The development of the digital economy presents a variety of transactions and new financial service products that are increasingly diverse. Doing any transactions by using an E-wallet seems to need to be responded to by an Islamic economics view. By looking at the perspective of Islamic economics, we as a society will be able to assess how it plays a role in the development of the digital economy. This research describes the use of E-wallets in doing transactions based on the perspective of Economics in doing transactions. This research is library research. The analysis shows that digital wallets are something new in the payment system. The digital wallet in Islamic economics is permissible because it makes it easier for people to transact in daily life when they do not carry cash. In the Islamic view, especially muamalat, holds the principle of "on". In terms of muamalat, everything is permissible unless there is a valid argument forbidding it". But, people must pay attention to Islamic law when using it. Regarding whether something is illegal or not digital wallets are back at the digital wallet users themselves. Usually, online parties have provided terms and conditions as agreement information with consumers. But, as a Muslim back to the contract and understand the usury value. So, it would be considered for digital wallet users to understand and read carefully about the terms and conditions in using digital wallets in transactions, so there are no misunderstandings regarding the use. Therefore, as Muslims, we can use a sharia-based e-wallet to do all transactions as long as it is based on Allah's provisions that do not contain usury, gharar, maysir, tadlis, risywah, and israf. Under certain conditions, digital wallets can be used in an emergency. Payment in cash would also be better if preferred before using the digital wallet in doing any transaction in our daily life.

Keywords: E-Wallet, Islamic Economics, Islamic law, transaction,

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1. INTRODUCTION

The use of Information Technology (IT) is growing fast. Most of the money in today's world is electronics and cash is getting more reduced use. With the introduction internet, online banking, debit cards, and online payment and internet business, money paper have become a thing of the past (Fitria, 2017). Subari & Ascarya (2017) state that a payment system is a system that includes arrangements, contracts/agreements, operational facilities, and technical mechanisms used for the delivery, ratification, and receipt of payment instructions, as well as fulfillment of payment obligations. This money is no longer in physical form anymore but has become an intangible object namely e-money (electronic money system).

In 2021, times are getting more sophisticated over time. Many emerging technologies that we can use a lot to simplify and make our lives effective and efficient. There have been many emerging innovations and developments from various types of technology fields, whether it's vehicles or others. In this increasingly developing digital era, we are forced and required to continue to adapt and keep up with the times and technology. One of the risks if we do not follow it is, out of date. One of the elements that are developing in this digital era is a digital wallet or commonly called an E-wallet.

An E-wallet (Electronic wallet) is a digital wallet that can be used to make legitimate, fast, secure, and integrated transactions. A digital wallet is an alternative payment method (Alam et al., 2019). The

E-wallet itself is a financial technology (fintech) that aims to facilitate transactions. E-wallets or in Indonesian commonly called electronic wallets are commonly used for various transactions such as purchasing credit or data packages, electricity payments, multi-finance installment payments, and various other transactions that can be done using this e-wallet. Alasooly (2020) and Alassouli (2021) state that a digital wallet also known as an "e-Wallet" refers to an electronic device, online service, or software program that allows one party to make electronic transactions with another party bartering digital currency units for goods and services.

Electronic money (digital wallet) is an electronic application that can be used to pay for transactions online both cardless and cashless. The use of an e-wallet is also quite simple (Qin, 2010). Users just need to bring a smartphone. Then it can be said that it is wrong one of the electronic activities is payments made through the system electronic or what is known as a system electronic payment. It is encryption software that stores payment information much like a physical wallet (Botha et al., 2008). A digital wallet also called e-wallet mentions software programs, online services, or electronic devices (Agrawal & Gupta, 2021).

Based on Bank Indonesia Regulation No/20/6/PBI/2018 which means money Electronic is a means of payment that meet the following elements: 1. Issued based on value for money paid in advance to the publisher. 2. The value of money is stored electronically in a median server or chips. 3. Used as a means of payment to traders who are not electronic money issuers. 4. The value of electronic money managed by the publisher is not a deposit as referred to in the law that regulates banking.

Several studies have been conducted related to e-wallets. Bakar et al. (2020) state that the development of electronic wallets (e-wallets) aims to promote consumers and small business owners to utilize digital payments for safer, cashless, and efficient transactions. Zulni & Achiria (2020) states that the e-Wallet is the most recent economic phenomenon based on information technology that allows customers to conduct transactions with merchants that have collaborated. The number of users in the Indonesian digital wallet market continues to grow, with a total value of Rp 21 trillion as of the end of 2018. Ahmed & Tarique (2021) also support that digital wallets have recently gained popularity. Apart

from convenience, these wallets' promotional offers are one of the main reasons why consumers use them. Fitriyani, (2021) states that digital wallets can be used in buying and selling transactions not to deviate from the Islamic Shari'ah but also a lot about them underlines in digital wallet how the money storage system that can be used is applied. In terms of advantages, in general, electronic money can make it easier to use in all types of transactions especially buying and selling transactions.

Before we examine whether there is a need for a sharia-based e-wallet, we should first know how an e-wallet is legal from an Islamic point of view. By looking at the perspective of Islamic economics, we as a society will be able to assess how it plays a role in the development of the digital economy. The purpose of this research is to describe the use of E-wallets in doing transactions based on the perspective of Economics in doing transactions in our daily life.

2. RESEARCH METHOD

The type of research used is library research. The purpose of library research activities is to solve research problems obtained from several libraries (Hidayat, 2015). Library data is ready to use. This means that researchers do not go anywhere, except to deal directly with source material that is already available in the library. The collecting data uses both primary and secondary data (Marimin et al., 2016). Primary data is obtained from the latest summarized scientific articles with some information from trusted we-web. As for the secondary data used here, namely, theses, journals, and websites related to electronic wallets (e-wallet).

3. DISCUSSION

Electronic Wallet (E-wallet)

The concept of Electronic Wallet/E-Wallet/Digital Wallet is very common (Maiti & Sadhukhan, 2019). E-Wallet or electronic Wallet allows users to conduct electronic buying and selling transactions quickly and safely. An electronic wallet works almost the same as a pocket wallet. The First-time e-wallet was recognized as a method for storing money in electronic form but later became popular because it was suitable for providing convenience for Internet users to store and use information shopping online (online).

Based on Bank Indonesia Regulation, "Dompet" Electronics is an electronic service for storing

instrument data payments including means of payment using cards and/or money electronic devices, which can also hold funds, to make payments. Digital Wallet Digital wallet is a tool to save money in electronic form to assist in the process of shopping transactions or making other payments (Patricia et al., 2021).

E-Wallet An electronic wallet is a type of electronic card that is used for transactions made online through a computer or a smartphone (Suresh et al., 2021). With the development of the increasingly advanced internet world, it encourages the use of electronic wallets as a transaction tool that is more efficient than the use of banks. This is proven by the many websites and e-commerce applications by use an electronic wallet as a transaction tool. An E-wallet can be defined as a type of electronic card that can be used for transactions made online through a computer or smartphone (Le et al., 2019). The digital wallet stores a user's payment information such as bank account and credit card numbers, and a digital certificate to identify the user to make a purchase online.(Schneider & Evans, 2012). Electronic wallets consist of software and information components. The software provides security and encryption (encryption) for personal information and the transaction itself. Usually, an e-wallet is stored by the client as a user and can be easily managed as well as affiliated with many commercial sites and applications. An electronic wallet stored on the server-side, also known as "thin wallet", is an application made by companies managed on their servers. Popular server-side e-wallets among traders because of its safety and efficiency.

The information component for this kind of wallet is basically in the form of resembles a database of the information entered by the user. The information consists of the shipping address, billing address, how to pay (including credit card number, due date, and credit card number) security), and other information. software and information. The software provides security and encryption (encryption) for personal information and the transaction itself. Usually, an e-wallet is stored by the client as a user and can be easily managed as well as affiliated with many commercial sites and applications. An electronic wallet stored on the server-side, also known as a "thin wallet", is an application made by companies managed on their servers. Popular server-side e-wallets among traders because of their safety and efficiency.

A client-side e-wallet is generally easy to use. After the software is installed, the user can start entering all the right information. During payment/check-out at e-commerce site pages, the e-wallet software can automatically enter user information on online forms. By default (default), most e-wallet software require the user to enter the password before filling out the form. This step keeps unauthorized users from being able to view the personal information stored on the computer. Server-side e-wallets do not need to be installed on the computer. Users only need to visit the site that provides the service, then do registration and follow the steps the site tells them to do.

Digital wallets have advantages, for example, making transactions easier and faster, because usually there is a QR feature where users only need to scan the barcode, there is no need to queue and the process is fast. On the other hand, the disadvantages of using digital wallets are, making people's lifestyles consumptive or wasteful because their use is easy and fast and can be done anywhere, making people's lifestyles considered wasteful because buying is not based on need but based on desire alone.

Electronic Wallet (E-wallet) in Indonesia

In general, a digital wallet is defined as a payment system that has been developed in such a way as to facilitate transaction services for everyone who uses it. The existence of an increasingly sophisticated digital wallet can have a positive effect on the wider community who use it, they assess that digital wallets can facilitate every transaction service and facilitate their daily activities. Especially in the current pandemic conditions, where the digital wallet feature that is considered slightly profitable is cashless payments where transaction actors, both buyers, and sellers, can minimize direct contact and prevent the current pandemic virus chain.

Nuha et al. (2020) state that digital payments are presently a public necessity, especially as information technology advances. The non-cash payment innovation shows this. The availability of electronic money encourages consumption. The use of electronic money has added a new dimension to consumption. Consumption has an identity function as well as a utility function. Digital wallets and other financial technology (fintech) solutions are growing in popularity in Indonesia (e-wallets). Zulkefli et al. (2019) state that the development of the digital wallet

known as "E-Wallet" enables consumers to conduct transactions without using cash, a phenomenon known as "go cashless."

Since 2014, Bank Indonesia (BI) has encouraged the public to make cashless payments (cashless society) through the National Non-Cash Movement (GNNT) program. The development of e-wallets in Indonesia is significant, plus the pandemic period has increasingly made the use of e-wallets soar dramatically. Bank Indonesia (BI) has reported that there are 51 electronic money issuing companies that received official licenses in 2020, the 51 companies include PT Dompot Anak Bangsa (GoPay), PT Espay Debit Indonesia Koe (Dana), PT Visionet Internasional (Ovo), and PT Fintek Karya Nusantara (LinkAja).

Many digital wallets in Indonesia provide electronic transaction services to make it easier for consumers to make payments without having to use cash. The social change of society towards the use of cash from cash and slowly switching to electronic money or commonly called e-money cannot be separated from the role of digital wallet developers. Some people now feel more comfortable when using electronic money, because, in addition to being easier and faster, it is also certainly safer. The trend of increasing online shopping has a positive impact on the spread of digital payments and digital banking acceleration. Data shows that transactions using digital wallets continue to increase from year to year. In fact, in the COVID-19 pandemic situation, digital economic and financial transactions continue to grow high. Restrictions on activities during the pandemic encourage people to shop online or online (Fitria, 2017).

Digital wallets are usually in the form of software or applications that are commonly used to store digital money and also carry out online transactions between fellow users. The digital wallet itself is growing along with the development of the fintech system in Indonesia. The government has also issued regulations and the legality of transaction activities using digital wallets to make it easier to adapt to technology in the digital era like now. Some examples of digital wallets that are used the most in the wider community, namely, ShopeePay, GoPay, OVO, DANA, LinkAja, iSaku, Jenius, and many other brands from other fintech companies that issue digital wallet systems. Of course, there are advantages and disadvantages to using something, one of which is a digital wallet.

Based on previous data from "iprice" in 2010 which can be accessed on <https://iprice.co.id/trend/insights/top-e-wallet-di-indonesia-2020/>, the ranking of e-wallets in Indonesia is also dominated by local players. This can be attributed to the successful promotions and campaigns carried out by Indonesian e-wallet developers and support from the government in bringing Indonesia to become a more cashless society. GOPAY, OVO, Dana, and LinkAja are the 4 e-wallets with the highest number of monthly active users during the Q2 2019-Q2 2020. For applications with the most total downloads, the four players are GOPAY, OVO, Dana, and LinkAja. In line with the many active users of these four players, Ipsos also researches the fame of each of the dominant domestic e-wallet players. As a result, 58% of respondents chose GOPAY as the most familiar e-wallet for them, followed by Ovo as many as 29%, Dana 9%, and LinkAja 4% of respondents. For the next rank, the e-wallet with the most monthly active users from positions 6 to 10 for the Q2 2020 period is occupied by Go Mobile by CIMB, i.saku, JakOne Mobile- Bank DKI, Doku, Sakuku, and Paytren.

In fact, since 2014, the community has been encouraged by BI to carry out non-cash payments. Formally, Bank Indonesia has a Movement program National Non-Cash (GNNT). This movement aims to raise awareness of society toward the use of non-cash instruments so that gradually a society is formed that uses non-cash instruments more in the economy (cashless society). A cashless society has been predicted by experts since its debit card payments in the early 1950s. Half a century later vision is starting to prove (Fitria, 2016). Moreover, many studies have found that the shift towards a cashless society is profitable and improves economic welfare. However, not a few Indonesian people still choose to use cash to make transactions (Wijoyo, 2021). Is Indonesia ready to fully use digital wallets?

What is the view of the Electronic Wallet (E-wallet) in Islamic Economics?

According to Buya Yahya, Digital wallet law is based on knowledge from several sources of religious experts such as regarding usury if it is associated it will be Following: "If we intend to pay for services, then legally we are halal. Because they have an agreement and no usury here. Description simple when we pay our needs first, through the existing system which deducts the balance and given to the

service provider it's okay no usury". So that in essence the law of digital wallets is allowed because the existence of a digital wallet is to make things easier. Payments using digital themselves are also to pay for the services they have provided to consumers.

Islam provides opportunities for humans to innovate various *muamalah* needs that they need in their life, which is based on the Qur'an and as-Sunnah or based on general rules that apply in Islamic law or based on results *ijthad* which are justified by Islam.³ *Muamalah* is a part of Islamic law. This is following the opinion of experts that *muamalah* law is part of Islamic law, which is the thing that regulates human relations in society relating to goods and obligations.

Based on the Fatwa of the National Sharia Council-Indonesian Ulema Council No: 116/DSN-MUI/IX/2017 concerning Sharia Electronic Money, it is explained that sharia electronic money is electronic money that is following sharia principles. The contract between the issuer and the electronic money holder is a *wadi'ah* contract or a *qardh* contract. A halal e-wallet complies with sharia principles. Therefore, a sharia-based e-wallet is needed, because in practice there are still things that are not following sharia principles. As in conventional e-wallets, funds that settle are stored in conventional banks, while according to the Fatwa of the National Sharia Council-Indonesian Ulema Council No: 116/DSN-MUI/IX/2017 concerning Islamic Electronic Money, the nominal amount of electronic money that exists in the issuer must be placed in a bank. sharia. Then, in conventional e-wallets, there is usually cashback as an effort to attract customers cashback is allowed as long as it is used for benefit, but cashback can also contain usury if the contract is used in the e-wallet is a *qardh* contract. Therefore, as Muslims, we should use a sharia-based e-wallet to avoid all transactions that can contain *usury*, *gharar*, *maysir*, *tadlis*, *risywah*, and *israf*.

Payment uses their own digital also to pay for the services they have provided to consumers. Regarding whether or not a digital wallet is illegal back to the digital wallet users themselves. Usually, the side online has provided terms and conditions as agreement information with the consumer and it needs approval. This trend that is currently developing is what sometimes becomes anxiety for the public. However, as Muslims, we return to the contract. And understand the value- usury value. For this reason, digital wallet users should understand and read

carefully about the terms and conditions for using the wallet digital. So that there is no misunderstanding regarding this matter. Meanwhile from the side, the company itself has also tried to make it easier for consumers to pay if their wallet is left behind, forget not to bring cash then you can use a digital wallet. It can be concluded that the law of digital wallets in Islam is allowed and legal. Moreover, digital wallets also make it easier for people to transact when they don't carry cash. But still, pay attention to Islamic law when using it.

From the point of view of Islamic finance, the transaction system that applies in the wallet digital is included in the category of *wadi'ah yad dhomana* contract due to the fulfillment of terms and conditions. Therefore, the doubts of Muslims about digital money must be started at the edge. In the view of sharia, money is only a medium of exchange, not capital. Isn't in the view of *maqasid sharia*, benefit is the main thing.

The existence of a Digital Wallet provides many conveniences in transacting at each of its partner merchants, as well as simplifying transactions, no-hassle bring cash. The position of the electronic wallet transaction system (e-wallet) according to the view of Islamic finance theory is halal and cannot be used no doubt. Because electronic wallets (e-wallet) are protected from things that are prohibited by the Shari'a, held with a clear contract. So that the suitability electronic wallet (e-wallet) following the principle of maintaining property (*hifdzul Mal*) is well awake. Then the electronic wallet (e-wallet) has been protected with good security such as the Security Code in the E-wallet application in the form of a PIN consisting of a 6 (six) digit number like a security code on an ATM. Secret code This user can change at any time without changing the time limit. This explains that the electronic wallet (e-wallet) complies with *Maqashid Shari'ah*. All electronic wallets (e-wallets) are following the *wadi'ah* contract principle *akad wadi'ah yad amanah* or a money safekeeping contract, where the party entrusted with it may use the money.

When compared to online lending, where there is interest that must be paid when we have finished borrowing and want to return it, then it is legally called usury. Unlike the use of digital wallets, if we only do it for buying and selling transactions, there will be no usury in it. However, if the use of a digital wallet can be profitable and cause harm to one party, it may be said to be usury and have violated God's law. For

example, using a digital wallet when there is a discount or looking for a promo or free shipping. If this is done, then it could be that those who pay the rest of the shortage price can be said to be interesting. And interest is prohibited in Islamic buying and selling.

Currently, there is only one sharia-based e-wallet, namely Linkaja Syariah which was inaugurated on April 14, 2020. LinkAja Syariah has received the MUI DSN certificate after the issuance of the MUI DSN Fatwa No. 116/DSN-MUI/IX/2017. In addition, this sharia-based Linkaja is following sharia principles, because it avoids *usury*, *gharar*, *maysir*, *tadlis*, *risywah*, and *israf*, as well as accumulated balances in Islamic banks. Furthermore, it is hoped that many sharia-based e-wallets will be present, to provide comfort and peace for Muslims because they are following Islamic principles and rules.

Legally, the use of digital wallets in Islam is permissible and legal. Especially if you look in the mirror in its use, digital wallets are very helpful and make transactions easier, and no longer need to bother carrying cash, because the money can be saved and stored in a digital wallet. However, as a warning to digital wallet users, they must continue to pay attention to Islamic law when using it and have a clear knowledge of the agreements and rules that apply in digital wallets so that there are no misunderstandings or so that deviant things do not happen, especially when they fall into transactions that contain usury. Then in the use of a wallet, it can be concluded that if it is only for storing and saving money in a digital wallet, then it is permissible. Just like payment transactions through digital wallets, it is also allowed. However, if the user wants to get facilities and benefits such as "free shipping", "top-up promo period", get a "discount" benefit. So it is not allowed. Because Islamic law is still debating about the use of these facilities in digital wallets, it is feared that the bonus or promo is interest and contains usury.

4. CONCLUSION

The essence of digital wallets is allowed because the existence of a digital wallet is to make things easier. Payments using digital themselves are also to pay for the services they have provided to consumers. Regarding whether a digital wallet is illegal or not, it comes back to the digital wallet users themselves. Usually, online parties have provided terms and conditions as information on an agreement with

consumers and it needs approval. This trend that is currently developing is what sometimes becomes anxiety for the community. However, as Muslims, they return to the contract and understand the values of usury. For this reason, digital wallet users should understand and read carefully about the terms and conditions for using a digital wallet. So that there will be no misunderstanding regarding this matter. Meanwhile, the company itself has also tried to make it easier for consumers to pay if their wallet is left behind, and forget not to bring cash, so they can use a digital wallet. Digital wallets are not only for purchasing services or purchasing goods that you don't know about. This will be like a *wadi'ah* that cannot be changed. In the sense that when you deposit money in Islam, it is not allowed if it is processed.

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