

# Islamic Law Review of The Use of Digital Wallets in Buying and Selling Transactions

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**Abstract.** Digital wallets are a medium of exchange used by the public in electronic buying and selling transactions. This study uses quantitative methods, which aims to find out how public perceptions of the use of digital wallets for buying and selling transactions in Islamic reviews. This research was carried out in Makassar City, South Sulawesi which lasted for two months starting from January 21 to March 21, 2021. The sampling technique was carried out by survey with 100 millennial people through two variables, namely independent variables in the form of perceptions and bound variables in the form of digital wallets in Islamic reviews. This research was conducted by distributing questionnaires to respondents who are millennial people in Makassar City. The results of this study, which has been processed using the SPSS (*Statistical Product and Services Solution*) application which shows that public perception of the use of digital wallets in buying and selling transactions is marked by the positive responses of respondents shared. In Islamic view, the use of digital wallets in buying and selling transactions does not violate sharia rules in transactions because there are no elements of usury, gharar, or maysir.

**Keywords:** Digital Wallets, Buying and Selling, Perception

## 1. INTRODUCTION

The basic characteristic of humans is as a dynamic being, which means having a passionate nature, constantly moving, to produce changes and progress, dynamic humans will always actively follow the times, thus making them able to adapt, communicate, integrate, socialize and innovate. Among the human innovations that continue to grow to this day is the use of medium of exchange in buying and selling transactions. The rapid development of technology forces humans to continue to innovate until they find a new way that is much easier and more practical, namely by using *e-wallets* or digital wallets, now digital wallets have become legal tender in some countries, where the value of money is stored in electronic media.

Technology is all the efforts that can be carried out by humans to get a better standard of living. Technology is also a driving factor of the production function, it can be said that because if a technology is used more modern, the production results that will be achieved will produce more goods or services and more efficient or effective (Muttaqin, 2004).

Digital wallets are money used in transactions through the internet network electronically and digital price storage systems. In digital wallets there is a *stored-value* or *prepaid* (*prepaid*) where there is a value of money stored in an electronic media based on a *chip* or *server*. The value of money contained in the digital wallet will automatically decrease when the user makes a payment. Digital wallets are used for various types of payments (*multi-purpose payments*) so that they are different from single purpose instruments such as those found on telephone cards.

The implementation of payments using electronic money has been regulated based on Bank Indonesia Regulation has been regulated in accordance with Bank Indonesia Regulation Number 16/08/PBI/2014 concerning Amendments to Bank Indonesia Regulation Number: 11/12/PBI/2009 concerning *Electronic Money* in the provisions of Article 1 Number 3, "*Electronic Money* means a means of payment that meets element (a) issued on the basis of the value of money deposited in advance to the issuer; (b) the value of money is stored electronically in a server or *chip media*; (c) used as a means of payment to merchants who are not issuers of such electronic money; (d) the

value of electronic money managed by the issuer is not a deposit as referred to in the law governing banking (Indonesia, 2009).

Digital wallets are only one alternative to payment methods. Islam also does not deny the search for profits obtained from digital wallet services, because what is prohibited is an attempt to buy money with money, but in this digital wallet users buy easy transaction services offered by the issuer. So that service providers benefit from the services they sell, and users also get convenience from service providers. Sharia electronic money is electronic money that is in accordance with sharia principles (DSN-MUI, 2002). Islam as a perfect religion has clear rules (*manhaj al-hayat*) that govern all elements in human life derived from the Qur'an and Hadith. In every *muamalah* and transaction, basically it can be, such as buying and selling, leasing, pawning, cooperation (*Mudharabah* and *Musharakah*), representation, etc. Except those that are strictly forbidden such as causing harm, deception, gambling, and usury (Djazuli, 2006). Trade or buying and selling according to the language means *al-Bai'*, *al-Tijarah* and *al-Mubdari* (Suhendi, 2010). The wisdom of buying and selling is to prevent humans from difficulties in *mu'amalah* (Syarifuddin, 2003). Based on the background of the existing problem, it is interesting to raise a research topic entitled: "Review of Islamic Law on the Use of Digital Wallets in Buying and Selling Transactions".

## 2. METHOD

In this study, the author used quantitative research methods. Quantitative method is a research method that can be interpreted as a research method based on the philosophy of positivism that can be used to examine certain populations or samples, data collection using research instruments, quantitative or statistical data analysis (Sugiono, 2011).

This research was conducted in the city of Makassar with the object of research is the millennial community in Makassar City, especially millennial students, because of the many electronic transactions that can facilitate the transactions of the millennial community. In this study, researchers focused on public perceptions and Islamic views on the use of digital wallets in buying and selling transactions carried out by millennials.

As for the sample that is part of a population (Umar, 2001), because there is no definite data on the number of millennials who have digital wallets, this study takes *Snowball Sampling* samples where respondents who are known to have digital wallets are used as a source of information to get other prospective respondents to meet 100 respondents. The data used in this study are primary and secondary data

Data collection techniques are an important factor for research success. Data collection method is a technique or way done to collect data. The techniques used in the data collection process in this study consisted of questionnaires, documentation, interviews and observations. While the data analysis technique used in this study uses frequency and comparative distribution (Hasan, 2002).

## 3. RESULTS AND DISCUSSION

### 3.1 Test Variable Description

The variables of this study consist of dependent variables, namely public perception of the use of digital wallets (X). This survey uses a measurement scale with the Likert scale with the lowest weight is 1 (one) with the number of respondents as many as 100 people. Description of the variables of public perception of the use of digital wallets The description of respondents' response data regarding public perceptions of digital wallet use can be seen in the table as follows:

1. Question number 1 shows that of all respondents, namely 100 people, 85 Orang (85%) use digital wallets and only 15 people (15%) do not use digital wallets, this means that digital wallets are commonly used by the public.
2. Question number 2 shows that the most widely used type of digital wallet is Ovo, which is 36 people (36%) followed by Go-Pay used by 31 people (31%), Dana wallet used by 11 people (11%) and Go-Mobile used by 7 people (7%) and 15 (15%) other people do not use digital wallets.

3. Question number 3 shows that in general, respondents understand the working system of digital wallets, namely as many as 94 people (94%) know how to use digital wallets and only 6 people (6%) do not know.
4. Question number 4 shows that out of 100 respondents (100%), 89 people (89%) are very good at using digital wallets and only 11 people (11%) are not too mastery, this shows that using digital wallets is not too difficult for the community.
5. Question number 5 shows that out of 100 respondents (100%), 88 people (88%) agree or think that digital wallets are very practical and only 12 people (12%) think digital wallets are impractical.
6. Question number 6 shows that out of 100% of respondents as many as 92 people (92%) consider digital wallets very easy to use so it does not require much effort and only 8 people (8%) consider it difficult to use.
7. Question number 7 shows that out of 100% of respondents, 86 people (86%) consider digital wallets as an alternative tool in transactions using money, and only 14 people (14%) consider digital wallets not alternative.
8. Question number 8 shows that out of 100% of respondents, 88 people (88%) think that transactions can take place faster if using digital wallets and only 12 people (12%) think transactions are not fast.
9. Question number 9 shows that out of 100% of respondents, 86 people (86%) think that witnesses who use digital wallets are very practical and straightforward, and only 14 people (14%) think that it is impractical.
10. Question number 10 shows that out of 100% of respondents, 83 people (83%) believe that transacting using digital wallets will be more thorough in the use of money and only 17 people (17%) think it is not careful
11. Question number 11 shows that out of 100% of respondents, 75 people (75%) think transacting with a digital wallet will provide a sense of security and only 25 people (25%) think transactions with a digital wallet are not safe.
12. Question number 12 shows that out of 100% of respondents, 86 people (86%) use digital wallets to provide very good benefits for their transaction needs, and only 14 people (14%) consider it not to provide benefits.
13. Question number 13 shows that out of 100% of respondents, 86 people (86%) prefer to use digital wallets because payments are more efficient than cash, and only 14 people (14%) prefer not to use digital wallets.
14. Question number 14 shows that out of 100% of respondents 94 people (94%) stated that they are able to do several jobs simultaneously while using a digital wallet, and only 4 people (4%) disagree.
15. Question number 15 shows that out of 100% of respondents, 87 people (87%) feel that using digital wallets enlightens them with ideas about things that are new to them, and only 13 people (13%) do not get enlightenment or ideas.
16. Question number 16 shows that out of 100% of respondents, 91 people (91%) believe that using a digital wallet guarantees the confidentiality of their finances, and only 9 people (9%) feel that digital wallets do not guarantee their privacy.
17. Question number 17 shows that out of 100% of respondents, 90 people (90%) if making transactions using digital wallets are not risky and only 10 people (10%) feel that using digital wallets is risky.
18. Question number 18 shows that out of 100% of respondents, 88 people (88%) think digital wallets provide a sense of security in their transactions and only 12 people (12%) consider it unsafe if digital wallets are used in transactions.
19. Question number 19 shows that out of 100% of respondents, 89 people (89%) appreciate the application for providing a digital wallet so that it feels easy to transact online and only 11 people (11%) think it disagrees.
20. Question number 20 shows that out of 100% of respondents, 84 people (84%) believe that digital wallets will maintain user privacy and not abuse it, and only 16 people (16%) feel insecure.
21. Question number 21 shows that out of 100% of respondents, 84 people (84%) believe that using a digital wallet will provide a sense of security in transactions and only 16 people (16%) lack trust

22. Question number 22 shows that out of 100% of respondents, 93 people (94%) are very easy to understand digital wallets because they are not complicated when used in transactions and only 7 people (7%) find it not easy to use digital wallets.
23. Question number 23 shows that out of 100% of respondents, 90 people (90%) consider digital wallets to be very efficient and easier to understand and only 10 people (10%) feel that the use of digital wallets is difficult to understand.
24. Question number 24 shows that out of 100% of respondents, 90 people (90%) think that transacting using digital wallets is faster and only 10 people (10%) think it is not fast in transacting.
25. Question number 25 shows that out of 100% of respondents, 91 people (91%) feel safe if their digital wallet account has not been used for a long time and only 9 people (9%) feel it is not secure.
26. Question number 26 shows that out of 100% of respondents, 92 people (92%) feel safe and secure if transacting using digital wallets and only 8 people (8%) feel it is not guaranteed.
27. Question number 27 shows that out of 100% of respondents, 95 people (95%) think that digital wallets provide a sense of convenience in transactions and only 5 people (5%) feel uncomfortable using digital wallets.
28. Question number 28 shows that out of 100% of respondents, 79 people (79%) feel that digital wallets have good intentions towards their customers to always provide a sense of satisfaction and only 21 people (21%) of their customers are dissatisfied.
29. Question number 29 shows that out of 100% of respondents, 66 people (66%) believe that using a digital wallet in transactions will provide a sense of satisfaction and only 34 people (34%) do not believe it.
30. Question number 30 shows that out of 100% of respondents, 66 people (66%) think that digital wallets will provide the best service for their users and only 34 people (34%) feel that they do not provide good service.
31. Question number 31 shows that out of 100% of respondents, 80 people (80%) think transacting using digital wallets is trustworthy and only 20 people (20%) do not believe in transacting using digital wallets.
32. Question number 32 shows that out of 100% of respondents, 77 people (77%) think that using a digital wallet is faster and only 23 people (23%) feel that it is not fast.

## 4. DISCUSSION

### 4.1 Public Perception of Digital Wallet Use

Based on the results of research on public perception of the use of digital wallets in buying and selling transactions in Islamic reviews. As for the opinion of the public that digital wallets are easy to use in transactions, security is guaranteed, because the use of digital wallets in transactions can make it easier for the public and using digital wallets is also more efficient than cash. and can maintain privacy. This shows that the use of digital wallets has received high trust from the public.

### 4.2 Review of Islamic Law on the Use of Digital Wallets in Buying and Selling Transactions

Buying and selling is the basic form of human economic activity and is a highly recommended activity in Islamic teachings. As explained in Q.S Al-Baqarah verse 275 which reads:

وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا

Translation:

"Allah has legalized the sale and purchase and banned usury".

We can conclude from the above verse that Allah has legalized buying and selling and forbidding usury. In the process of buying and selling activities using digital wallets occurs when the value of electronic money stored in storage media, either in the form of *servers* or *chips* owned by the issuer is sold to prospective holders with a sum of money worth money stored in electronic money media. The wisdom of allowing buying and selling is to prevent humans from difficulties in mu'amalah (Amir Syarifuddin, 2003) Digital wallets do not violate sharia rules in transactions because there are no elements of usury, gharar, or maysir. Digital wallets are only a tool to store money virtually where the stored money is in value according to the amount stated in the digital wallet and can be spent according to the amount of money in the digital wallet.

## 5. CONCLUSION

Public perception of the use of digital wallets in buying and selling transactions in Islamic reviews is generally positive, because the use of digital wallets in transactions can make it easier for the public and using digital wallets is also more efficient than cash. Based on the review of Islamic law, digital wallets do not violate sharia rules in transactions because there are no elements of usury, gharar, or maysir. Digital wallets are only a tool to store money virtually where the stored money is in value according to the amount stated in the digital wallet and can be spent according to the amount of money in the digital wallet.

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