

Research Article

Review of Sharia Economic Law on the Determination of Balance Conversion Wages Between Applications

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Jayusman: <https://orcid.org/0000-0003-1193-0345>**Abstract.**

Online transactions can be eased using smartphone applications such as m-banking, go pay, ovo, funds, and other financial transaction applications, many people also make balance exchange transactions between applications. This is used by balance exchange service providers between applications. The conversion service will get a fee or wage after making a transaction. Wages should fulfil an element of fairness and honesty that applies in general. As the conversion service in the Tanam Shopee Facebook group did, the balance conversion service sets a fee without a contract at the start and immediately deducts it from the converted balance. The formulation of the problems in this study are as follows: 1). What is the system for determining balance conversion services between applications on the Tanam Shopee Facebook Group? 2). What is the review of Sharia economic law regarding the provision of balance conversion services between applications on the Planting Shopee Facebook Group? This research is a type of field research, namely by explaining and describing circumstances and phenomena that are clearer about the situation that occurs, and the nature of this research is descriptive analysis. This research approaches interviewing and observing the practice of converting services conducted on the Tanam Shopee Facebook group. Based on the research conducted, there are two systems for determining service fees for converting balances between applications on the Tanam Shopee Facebook group between converting service providers and converting service users. First, the conversion service informs about the transaction costs and then an agreement contract. Second, the conversion service does not mention transaction fees and immediately deducts the converted balance without any prior agreement. This is a review of Sharia Economic Law regarding the service system for converting balances on the Facebook Tanam Shopee group. The first system in practice is based on the terms of ijarah, which fulfill the legal requirements and pillars of ijarah. The transaction fees are collected, and the consent granted is done in writing. Payment is made at the end of the transaction as per the agreement. Once all these terms and pillars of ijarah are fulfilled, the transaction is declared valid. Meanwhile, in the second conversion service system, wage practices in this contract are declared valid or invalid because one of the pillars and conditions of ijarah is not fulfilled, namely, the absence of sight or consent, and qabul in the transaction, wages in a contract, the quantity or quality of wages must be clear, whether in the form of nominal figures, percentages that are agreed upon and known by the parties conducting the contract. In this case, there is one party, namely the service user does not know how much the wage rate is charged. So that in practice the wages of this contract are declared valid or invalid.

Keywords: online transaction application, balance conversion, Islamic economic law

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1. Introduction

Islam is a great and perfect religion. Islam regulates all aspects of the problems of human life both in this world and in the hereafter. Islamic religious teachings concern aspects of worship, morals, creed, and muamalah. Etymologically the word muamalah is masdar from the word 'amalyu'amili-mu'amalatan which means acting with each other, doing each other, and doing good deeds to each other. In terminology, muamalah are rules created by Allah SWT to regulate human relations with humans in life.(1)

One form of human activity in the muamalah field is ijarah. According to language ijarah is wages or compensation, or reward. Because that's the pronunciation ijarah has a general meaning which includes wages for the use of an object or reward for an activity, or wages for carrying out an activity. If only the fiqh books always translated the word ijarah By leasing, this should not be interpreted as renting an item for the benefit alone, but must be understood in a broad sense.(2)

Religion requires that in implementation ijarah it always pays attention to the provisions that can guarantee its implementation does not harm either party and that the noble intentions desired by religion are also maintained. Within this framework, there are several things that need attention in carrying out activities ijarah, namely:

- 1.a The parties who carry out the contract must act of their own volition with full willingness.
- 1.b In making a contract there can be no element of fraud coming from mujaira or mustaji.
- 1.c Something that is promised must be something that corresponds to reality, not something that does not exist.
- 1.d The benefits of something that is the object of the transaction ijarah must be in the form of something permissible, not something illegal. This means that religion does not allow the occurrence of rent-to-let for an act that is prohibited by religion, such as not being able to rent out a house for an act that is prohibited by religion, whether the act comes from the tenant or the renter. Similarly, it is not allowed to receive wages or give wages for an act that is prohibited by religion.
- 1.e The giving of wages or rewards in ijarah must be in the form of something of value, either in the form of money or services, which does not conflict with prevailing customs.(3)

Along with the development of the times, the development of technology and information is also developing rapidly which of course also influences the muamalah aspect. Therefore, the concept of contemporary muamalah fiqh also emerged, namely a series of Islamic legal rules that regulate the pattern of contracts or transactions between people relating to assets that occur in the present.(4) At present, there are many muamalah activities, especially those of financial institutions.(5)

With the convenience of current transactions, many m-banking and e-payment/e-money applications have emerged, such as QRIS Online, Banking, Funds, OVO, GoPay, and so on. These applications also make it easy for the general public to send money without having to come directly to the bank to transfer money and can do it directly on their respective smartphones. Many make balance exchange transactions using non-cash applications because they have different balance requirements. This is used by actors who provide balance exchange services between applications. For example, the Gopay balance wants to be converted to an OVO balance or vice versa. Service convert will get fees or fees for services convert the balance. Transaction fees are determined unilaterally by the service covert and no one has regulated the provisions of these tariffs, thus causing some losses.(6)

Such is the case with services convert balance between applications on the Tanam Shopee Facebook group, the group is a multi-purpose group containing information about various transactions, including many accounts that provide services convert balance between applications. Service converts the balance has been set fee for services convert balance with fee Rp. 1,000 – Rp. 10,000 depending on the nominal to be transacted, but if someone is looking for services convert quick balance, services convert the balance goes up fee without a contract at the beginning, and immediately deducted from the balance that was converted. This causes changes in transaction costs unilaterally and differences in determining prices for the same type of transaction.(7)

Related previous research includes Suhartoyo's research with the title "*Governance Services Against Pandemic Covid 19 as a Form of Good Governance*." The findings of this study are that government services against the Pandemic have been globally planned, measurable, and well organized in the world. Government Service has become a term pillar of good *governance*. Eko Noer Kristiyanto's research entitled "The Urgency of Information Disclosure in the Implementation of Public Services." The findings of this study are that the administration of power in a democratic country must be accountable to the community at any time. Accountability leads to good governance which leads to guarantees of human rights (HAM). Disclosure of public information is an important part of the delivery of public services as well as a very important and strategic right for citizens

to access other rights. Verena Grescentia T's research entitled "Information Disclosure in Licensing Services at the Licensing and Investment Service in the Special Region of Yogyakarta." The findings of this study are that information disclosure, licensing services, and communication aspects are carried out by the DIY licensing and investment service in terms of licensing and communication service aspects that are applied to the public. Cahyo Lukito's research entitled "The Role of PPID in Public Information Services." The research findings that the role of PPID officials in providing and/or providing public information services through the main PPID information is quite good. Updating or updating the list of public information is based on data collection and is carried out optimally. Ira Novita's research entitled "The Role of PPID Officials in Public Information Services at the Aceh Library and Archives Service." The research findings show that the PPID of the Aceh Library and Archives Service acts as Administrator, Facilitator, Information System Operator, and Evaluator in terms of public information services. The obstacles faced by the PPID of the Aceh Library and Archives Service in implementing public information services are the lack of cooperation between PPID and section staff, lack of understanding of information applicants, and incomplete information service facilities. The similarity with the research conducted by Fauza, Eko, Verena, Cahyo, and Ira is reviewing public information while the difference with the researchers is the focus on PPID in public information management According to Lampung Regional Regulation Number 15 of 2013 article 5 in public information management in PPID Provincial Government Lampung in carrying out its obligations, duties and responsibilities based on the review political *jurisprudenc*.

2. Methods

The research method is a systematic process or procedure based on scientific principles and techniques used by disciplines (science) to achieve a goal. The research method used is: This type of research is field research (field research) namely the type of research that goes directly to the field and sees what actually happened. To achieve research results from these problems, the author will use a qualitative approach that is descriptive. In this study will directly observe the practice convert balance between applications on the Planting Shopee Facebook group.

The nature of this research is including descriptive research. Descriptive research is a study to investigate circumstances, conditions or things that have been determined to be explained or explained. In this study, it will be described how Islamic law relates to the determination of service wages-convert balance between applications.(8)

The data used in this research are: Primary data is data obtained directly from the respondent or the object under study.(9) The primary data used in this study are the results of observations and the results of interviews with informants on the Tanam Shopee facebook group, namely group admins, service providers convert, and service users convert. Secondary data is data that has been obtained or has been collected from existing sources. The research data were obtained from the library or the results of previous research reports in the form of writing. The secondary data in this study becomes literature related to the problems that will be discussed in this study.(10)

Population is the entire set of objects in the form of people, objects, or those who obtain or provide research information (data). The population in this study were admins and members of the Tanam Shopee Facebook group of 130 people. The research was not carried out on all members of the group, so the researchers needed a sample that could represent the required data.

The sample is part of a number of characteristics possessed by the population used for research. The sampling technique used is the method Purposive Sampling namely determining the sample with special considerations and criteria so that it is feasible to be used as a sample. For this reason, the researchers examined the Planting Shopee group directly to select several service providers convert and service users who have frequently made transactions total 13 people, consisting of 1 group admin, 3 service providers, and 9 service users for 1 month from December 1 to December 31, 2021, based on criteria such as group admins, group members who have transactions that can be known from service comments convert posted, vote for active members.

In collecting data the author uses several methods:

- 1.a Observation. Observation is selecting, changing, recording, and coding a series of behaviors and situations related to observational activities, according to empirical goals.(11) The observations made were conducting a review at the research location through a systematic process of observation and recording of services convert balance between applications in the Planting Shopee Facebook group.

- 1.b Interview. Interviews are primary data collection activities that come directly from research respondents in the field (location). By way of researchers conducting question and answer with the Service Convert Balances between applications and service users which will then be worked out systematically and based on the problems discussed and researched.

1.c Documentation. Documentation is an indirect data collection technique that is directed towards research subjects in the form of documents. Documents in the form of writing, pictures, or scientific work that have been previously stored.(11)

After all the data has been collected, there must be data processing with the following stages:

1.a Editing is the process of re-examining all data obtained by selecting and editing or correcting data of various suitability so that it is relevant to the problem. The author uses this technique to re-examine the data that has been collected.

1.b Organizing is a process for determining, organizing, and compiling data source documentation so that it can produce an appropriate picture of the problem, as well as grouping the data that has been collected. The author uses this technique to make it easier to find data that has been collected and then grouped and hopes to get an overview of service practices convert between applications.

1.c Analyzing is a process of providing analysis after the stages of editing and organizing, the results of the discovery of data and sources that have been obtained so that a conclusion will be drawn.(12) The author will draw conclusions from these data.

The author will do the analysis using data analysis techniques. The results of the data collection that has been collected will be studied and analyzed qualitatively, namely research that produces descriptive data in the form of written or spoken words from the data that has been collected. The purpose of this descriptive method is to describe or describe the objects of research in a systematic, actual, and accurate manner regarding the facts, as well as the relationship between the phenomena and facts being investigated and the properties that exist between phenomena and facts. The author uses a technique to find out the description of the determination of service conversion between applications. From these results, conclusions were drawn which were the answers to the problems raised in this study by using inductive thinking. An inductive way of thinking is a thinking process by analyzing data or data analysis methods that are specific, then general conclusions are drawn.

3. Results and Discussion

3.1. Service Wages Determination System Analysis Convert Balance between applications on the Facebook Planting Shopee group

The wage payment system has become a tradition for service providers to convert balance between applications in the Planting Shopee Facebook group. In this collaboration, there are social and moral values such as helping each other. As for the service providers convert those who are contracted in the payment of this wage are the parties who form the agreement, namely the service users convert and service providers convert.

Based on the author's interview with services convert, there is a system for determining wages that are applied by the account @Dee Haan Convert @Salsa @Bima Convert, which determines wages according to the nominal balance to be transacted. The amount of the fee is between Rp. 1,000 to Rp. 10,000 seen based on the nominal that will be transacted.

Based on the results of an interview with the service provider @Dee Haan Covert account convert on the Plant Shopee Facebook group, according to his statement, the balance is Rp. 100,000 at convert earn Rp. 2,000, even though it's not much, the wages of Rp. 2,000 multiplied by 20 people is Rp. 40,000. Although seen from the wage service convert this is quite low, but the income is quite good, because in one day they can serve not only one transaction but 20 to 50 transactions or even more.

Transaction process converts balance namely:

1.a counts @Dee Haan Convert and @Salsa

1.b The customer contacts the service converts through the inbox or message feature.

1.c Consumers tell what balance they want to convert and what the nominal amount is.

1.d Service *convert* tells the cost to convert according to nominal, after there is an agreement and the consumer agrees with these costs, the service is provided convert sends a payment barcode according to the nominal balance you want to make convert by consumers.

1.e The consumer scans the balance that he wants to convert, then sends screenshot proof of the transaction.

- 1.f It is After confirming that the balance has been entered, services convert transfers the balance required by the consumer accompanied by screenshot proof of transaction, the amount transferred by the service provider has been deducted from the service fee.(13)
- 1.g Account @Bima Convert
- 1.h The customer contacts the service converts through the inbox or message feature.
- 1.i The consumer tells what balance he wants to use convert and what is the nominal.
- 1.j Service *converts* did not tell the cost convert so there is no service fee agreement yet. Service *convert* immediately sends a payment barcode according to the nominal balance you want to apply to convert by consumers.
- 1.k The consumer scans the balance he wants to use convert, after which it sends screenshot proof of the transaction.
- 1.l It is After confirming that the balance has been entered, services convert the balance transfer accompanied by screenshot proof of the transaction, the amount transferred by the service provider has been deducted from the service fee.

System difference converts balance between accounts @Dee Haan Convert, @Salsa, and @Bima Convert. Accounts @Dee Haan Convert and @Salsa notify transaction costs and there is already a contract agreement, while the account @Bima Convert does not mention transaction costs and immediately deducts the balance paid-convert without an initial agreement contract, transaction costs are determined unilaterally by @Bima Convert, causing several losses. Contract *ijarah* which is not in accordance with the rules and conditions *isijarah* which in the transaction is invalid. Hiring wages that should meet an element of justice and honesty and apply in general, but the reality is that there are still elements of injustice.

On the Convert accounts @Dee Haan Convert and @Salsa there are *Sighat* (Ijab and Kabul) in the transaction, namely the expression of the consent and consent is clear and appropriate, carried out in one assembly, and can be carried out orally, in writing, or using sign language and attitudes indicating the existence of a form of consent and consent in the transaction. On practice convert The balance on the accounts @Dee Haan Convert and @Salsa consent granted is done in writing because the transaction process is implemented via social media, namely Facebook with the message feature. Therefore, the consent and acceptance in the transaction contract carried out on social media is considered valid because it is in accordance with the provisions of Islamic law.

Meanwhile, on the @Bima Convert account, there is no sign (consent and consent) or statements from both parties who enter into a contract in the transaction, the transaction is not in accordance with the pillars and conditions of *ijarah*.

Based on the results of research conducted by the author with regard to service practices convert balance between applications on the Planting Shopee Facebook group, this contract is included in the contract *ijarah al-a'mal*.

3.2. Review of Sharia Economic Law on the Determination of Services Convert Balance between applications on the Facebook Planting Shopee group

According to jurisprudence scholars, every contract has legal consequences, that is, the achievement of the target from the beginning until the transfer of property rights from both contracting parties, and the contract is binding for both parties who perform the contract, both parties are obliged to know things that can be resulting in the contract being valid or not (*fasid*). For the parties who entered into a contract, it cannot be canceled except for those caused by Syariah matters such as defects in the object, the contract does not fulfill one of the pillars and Syariah. If there is no agreement in the contract then the contract becomes void.⁽¹⁴⁾

A *fasid* contract is a contract that is basically prescribed, but the nature of the contract is not clear. For example on services convert balances that do not mention service fees, and lack of clarity on prices, causing disputes between service providers and service users. The fiqh scholars stated that the *fasid* contract contains an essence, namely it is invalid and the contract does not result in any law.

The purpose is prescribed *ijarah* is to provide relief to people in their social life. Someone has money but cannot work, on the other hand, there are those who have energy and need money. With the mutual benefit of the two, a person does not have a car but needs one. On the other hand, there are those who have a car and need money. With transactions *ijarah*, both parties can benefit. Wages and fulfillment of economic needs in Islam. Food and clothing are basic human needs in everyday life that must be met. No one can escape from both needs. Therefore, Islam makes these two things as the main income that must be given to those who are responsible.

To know the overview of Islamic law on transactions convert balance on the Tanam Shopee Facebook group, it is necessary to see how the service practices and processes are converted on the Tanam Shopee Facebook group as described in the previous chapter. Judging from how the implementation of services converts balance on accounts

@Dee Haan Convert, @Salsa, @Bima Convert, then this transaction is included *Ijarah al-A'mal*. *Ijarah al-A'mal* used to obtain services from someone by paying wages for the services obtained. Service users are called *Musta'* workers are called *my reward*, and wages paid to reward called *said*. English from *said* is a *fee*.(15)

Regarding the determination of wages, Islamic law does not provide detailed textual provisions, both in the provisions of the Qur'an and the Sunnah of the Prophet. In general, the provisions of the Qur'an that are related to the determination of wages are explained in Surat an-Nahl verse 90 which reads:

إِنَّ اللَّهَ يُأْمُرُ بِالْعَدْلِ وَالْإِحْسَانِ وَإِيتَاءِ ذِي الْقُرْبَىٰ وَيَنْهَىٰ عَنِ الْفَحْشَاءِ وَالْمُنْكَرِ وَالْبَغْيِ يَعِظُكُمْ لَعَلَّكُمْ تَذَكَّرُونَ

"Indeed, Allah commands (you) to act justly and to do good, to give to relatives and Allah forbids from abomination, evil, and enmity. He gives you lessons so that you can take lessons" If the verse above is linked to a work agreement, then it can be stated that Allah swt commands employers to act justly, do good and be generous to their workers.

In service, practice convert, @Dee Haan Convert @Salsa @Bima on the Planting Shopee Facebook group, the party that determines wages is from the service convert as a form of reward for the services that have been provided to the customer. In the contract *ijarah*, all forms of hiring wage transactions that are done can be said to be valid when the principles and conditions are met. If there is one of the pillars or conditions that are not met then the transaction can become invalid and cannot be done.(16)

The pillars and conditions of *Ijarah* among others are:

a. There are two parties who enter into a contract, and both of them must meet the requirements, among others, must be Islam *puberty and* sensible.

b. *Sighat Akad*, namely the existence of consent and acceptance between the two parties, and both are equally willing. *Ujrah* ,i.e. wages were given to *Musta'jir* for the services that have been provided to then be taken advantage of Benefits, everything related to property can be contracted *ijarah* as long as the object meets the requirements, among others, is the property that becomes the object *ijarah* can be used directly and cannot be impaired, the benefit that is the object *ijarah* does not conflict with Islamic law, property that is an object *ijarah* can be used repeatedly, and the property is not in the control of another party or not the property of another person.(17)

According to the author after being reviewed from the perspective of Islamic law on transaction wages-convert the balance in the Planting Shopee Facebook group on the accounts @Dee Haan Convert and @Salsa on the Planting Shopee Facebook group

is said to be in accordance with the provisions *ijarah* namely the fulfillment of pillars and legal conditions *ijarah* and likewise with the collection of transaction fees where there is a consent granted which is done in writing, and payment is made at the end of the transaction according to the agreement, then the transaction is declared valid in accordance with the terms and pillars *ijarah*.

However, transactions made by the @Bima Convert account on the Tanam Shopee Facebook group are not in accordance with the terms and conditions of the contract *ijarah* ie non-existence-sigh or consent and consent in the transaction, in taking the transaction fee is not mentioned and there is no contract agreement, the transaction is invalid (*fasid*) because one of the pillars and conditions is not fulfilled *ijarah*. The stipulation of wages in a contract is that the quantity or quality of wages must be clear, either in the form of a nominal figure, a certain percentage, or a formula that is agreed upon and known by the parties making the contract. In fact for the application of wage rates applied by services convert @Bima Convert where in practice the nominal wages or service fees are not clear and are not mentioned at the beginning of the transaction, payment of wages is in accordance with the wishes of the @Bima Convert account, wages are not explained at the beginning of the transaction, so that in this case one of the parties, namely the service user, is not find out how much the wage rate charged in the service. Service *converts* @Bima Convert seems to cover the number of wages charged for a service. So that in practice the wages of this contract are declared invalid (*fasid*) because one of the pillars and conditions of the contract is not fulfilled *ijarah*.(18)

4. Conclusion

Based on the results of the research that was successfully collected by researchers under the title "Review of Islamic Economic Law on the Determination of Services *Convert* Inter-Application Balance" then this thesis can be concluded:

- 1.a Service system converts the balance between applications on the Planting Shopee Facebook group between service providers convert and service users convert There are two systems, namely: First, services convert notify transaction costs and there is already a contract agreement. Second, services *convert* does not mention transaction fees and immediately deducts the balance that is paid-convert without prior agreement, transaction costs are determined unilaterally by the service convert.

1.b Review of Shariah Economic Law on the service system convert the balance on the Tanam Shopee Facebook group, namely the first system, in practice, transactions are said to be in accordance with the provisions *ijarah* namely the fulfillment of pillars and legal conditions *ijarah*, as well as taking transaction fees where there is a consent granted which is done in writing, and payment is made at the end of the transaction according to the agreement, then the transaction is declared valid in accordance with the terms and pillars *ijarah*. While the service system converts secondly, the wage practice in this contract is declared valid or invalid because one of the pillars and conditions is not fulfilled. *Ijarah* i.e non-existence-sigh or consent and qabul in transactions, wages in a contract are the quantity or quality of wages that must be clear, either in the form of nominal figures, or percentages agreed upon and known by the parties conducting the contract. In this case, there is one party, namely the service user does not know how much the wage rate is charged. So that in practice the wages of this contract are declared valid or invalid.

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