



REVIEW OF ISLAMIC LAW REGARDING DIGITAL PAYMENT SERVICES “DANA” APPLICATION TRANSACTIONS

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Abstract

This research examines the suitability of digital payment transactions through the DANA application with the principles of Islamic law. The DANA application, as one of the most popular digital wallet platforms in Indonesia, offers various transaction services that make it easier for users to make digital payments. The approach used in this research is qualitative with descriptive-analytical methods. Data was obtained through in-depth interviews with DANA application users and direct observation of application use. Data analysis was carried out by identifying the conformity of DANA transaction practices with sharia principles. This research shows the importance of adjusting the transaction mechanism in the DANA application to eliminate the element of usury, as well as ensuring that every transaction is carried out with transparency and clear certainty. The DANA application and similar digital transaction services can be used in accordance with Islamic law as long as they comply with the principles of justice, transparency, security, and do not contain elements of usury. So using the DANA application can provide great benefits for Muslims, as long as it is carried out in a way that is in accordance with Islamic teachings.

Keywords: digital payment; DANA application; usury; Islamic law

A. INTRODUCTION

Rapid technological developments make human life increasingly dependent on technology, including in the field of digital finance. In fintech, payment systems are evolving from cash to non-cash for convenience and efficiency. In the past, transactions required an in-person meeting and cash, but now they can be done anywhere with a smartphone. According to Bothun, using a smartphone for transactions can save money through discounts or cashback and make payments easier without needing a wallet. However, digital transactions must be free from negative elements such as usury. Muamalah jurisprudence prohibits usury, according to QS. Al-Baqarah [2]: 275. The transition from cash to digital means that cash is increasingly being pushed aside by practical and cheap e-wallets. Based on

Bank Indonesia Regulation Number 18/40/PBI/2016 and No. 06/20/PBI/2018, e-wallet stores payment data and funds electronically (Izzan & Piandi, 2022). The DANA application is an Indonesian digital financial service that offers secure online and offline transaction features. DANA services include e-commerce, top up up to 10 million rupiah, credit purchases, bill payments, money transfers and others. DANA transactions involve three parties: buyers (DANA users), sellers (DANA partners), and payment service providers (DANA). Even though it is useful, DANA services have shortcomings such as top-ups that are not received and refunds that are late, which raises problems with Islamic law. Delayed transactions contain usury because of the suspension of payment (Abrilia, 2022)

Usury is an unauthorized addition to a transaction which is prohibited in Islam, while usury nasiah itself is usury which occurs due to delays in payment in debt transactions or additional time in payment. In Islamic law, riba nasiah is prohibited because it is considered exploitative and unfair, and violates the principle that transactions must be carried out with equal value without additions due to time (Muhammad Fadli, 2022). In previous research by Novi Dita Anggraini (2020), UIN Maulana Malik Ibrahim Malang: this research discusses the electronic payment system (e-payment) in the DANA application from the perspective of Islamic law and the Civil Code. This research found that e-payment services must comply with sharia principles to avoid usury nasiah (Novi Dita Anggraini, 2020)

Meanwhile, research by Uci Wulandari (2023), IAIN Palopo: This research reviews muamalah jurisprudence regarding digital payments on the DANA and OVO applications, especially in Belopa District, Luwu Regency. The results show the importance of clarity and timeliness in transactions to avoid usury and practices that are not in accordance with sharia principles. (Uci Wulandari, 2023). These two studies highlight the importance of ensuring that digital transactions through the DANA application must be free from usury and comply with sharia principles to be considered valid in Islamic law. In Islamic law, transactions must be completed immediately without delay to avoid riba nasiah, profit from delaying payment. DSN-MUI Fatwa No 116/DSN-MUI/IX/2017 emphasizes that electronic money must be free from usury transactions, gharar, maysir, tadlis, risywah, israf and haram objects. (Izzan & Piandi, 2022). Based on the background of this problem, this research aims to examine the practice of digital payment for fund application transaction services and the potential for usury in fund application transaction services from a Muamalah Fiqh perspective. From this background explanation, this research is interested in examining digital payment practices in the DANA application and the potential for usury in its services, with the title "Review of Islamic Law on Digital Payment for DANA Application Transaction Services".

B. LITERATURE REVIEW

Understanding and Principles of Islamic Law, Islamic Law (Shariah) is a legal system based on the teachings of the Islamic religion. Sharia covers various aspects of life, including family, economic, social, and political law. The main sources of Islamic law are the Al-Qur'an and the Sunnah of the Prophet Muhammad SAW, which are then explained through ijthihad (interpretation of law by scholars) and ijma'

(agreement of scholars) (Rahmat Hidayat, 2021). The basic principles of Islamic law that are relevant in the context of digital payments include, Prohibition of Usury, Transparency and Justice, Prohibition of Gharar, Prohibition of Maysir (Siti Aminah, 2022). Meanwhile, the definition of Digital Payment, Digital payment is a payment method that is made electronically using a digital device such as smartphones, computers, or other electronic devices. Digital payments offer convenience, efficiency and security in transactions compared to conventional payment methods (Khairun Nisa, 2022)

Several journal references that research fund applications are the first, Ary Dean Amri et al, Fund Application Risks and Consumer Satisfaction Levels in Jambi Province in an Islamic Perspective: Generation Z Case Study, 2024. This research aims to identify the risks of use, level of consumer satisfaction, and the basis of general law and Islam for generation Z in Jambi Province. This research concludes that the risk of using the Dana application and the level of consumer satisfaction from an Islamic perspective, especially among generation Z in Jambi Province, are declared reliable or consistent (Dean Amri et al., 2024). Second, Ahmad Izzan and Andri Piandi, Digital Money Concept in Fund Applications from Sharia Economic Law Perspective, 2022. This research aims to understand the risks of use, level of consumer satisfaction, as well as the legal basis, both in general and according to Islamic views, for generation Z in the Province Jambi. This research concludes that the risks of using the Dana application and the level of consumer satisfaction in Jambi Province, seen from an Islamic perspective, especially in the Generation Z case study, are reliable or consistent (Izzan & Piandi, 2022).

Third, Khairun Nisa, Islamic Law Review of Digital Payments in DANA Application Transaction Services: Study of Ribawi Elements, 2022. This research discusses digital payment practices in the DANA Application, a digital financial platform that provides various transaction services. The main focus of the research is on digital payment practices and the potential for usury in these transactions from the perspective of muamalah fiqh. In muamalah fiqh, it is important to carry out transactions on time to avoid *riba nasiah*, namely the benefits of delaying transactions. From the explanation above, the three journals discuss the application of funds in Islamic law, as the researcher is also discussing (Khairun Nisa, 2022).

C. METHOD

To research Islamic law regarding digital payment transaction services for the DANA application, the research method that can be used involves a qualitative approach with the following steps: Approach This research uses a qualitative approach with a descriptive-analytical method to understand and describe the phenomenon of using the DANA application in the context of Islamic law. (Abdussamad, 2021). Data Source, Primary Data: Direct information obtained through interviews with DANA application users. And Secondary Data: Related literature and documents which include academic journals, books on muamalah fiqh, fatwas from Islamic institutions, as well as articles and reports discussing technical and legal aspects of digital transactions (Firmansyah et al., 2021). Data Collection

Techniques, first In-depth Interview: Interviews with DANA application users to understand their experiences and views regarding the application's conformity with sharia principles. Second: Literature Study: Review of books, journals and other relevant documents to gain an understanding of the principles of Islamic law related to digital financial transactions. Third: Observation: Direct observation or simulation of the use of the DANA application to understand transaction flow and identify potential problems that are not in accordance with Islamic law (Pahleviannur et al., 2022)

Data Analysis, the first data analysis Content Analysis: Analysis of data obtained from interviews and literature studies to identify main themes related to Islamic law in digital transactions. Second Comparative Analysis: Comparing transaction practices in the DANA application with the principles of Islamic law to identify suitability or incompatibility. And finally Descriptive-Analytical: Describe the findings descriptively and analyze them with an analytical approach to obtain valid conclusions (Waruwu, 2023). By using this research method, it is hoped that a comprehensive understanding of how the DANA application operates in the context of Islamic law can be obtained, as well as identifying aspects that require adjustments to comply with sharia principles (Pahleviannur et al., 2022)

D. RESULT AND DISCUSSION

1. DANA Application

DANA is an abbreviation of "Indonesian Digital Wallet" and was founded by PT Espay Debit Indonesia Koe, which is part of the EMTEK Group. The idea of establishing DANA emerged as a response to the increasing need for digital transactions in Indonesia. The DANA application was officially launched at the end of 2018 (Rahmat Hidayat, 2021). It is designed to facilitate digital financial transactions, such as bill payments, credit purchases, money transfers, and various other financial services. Since its launch, DANA has continued to develop its features and services. They collaborate with various merchants, both online and offline, to expand their digital payment ecosystem (Fitratul Aini et al., 2023).

Table 1. DANA Application Feature Table

	objective	facility	superiority	weakness
DANA Applicat ion	1. Increase Financial Access : 2. Non-Cash Transactions : 3. Ease of Transaction :	1. Digital Wallet 2. Bill Payment : 3. Purchase Credit and Data Packages Transfer Money, Scan QR Code 4. DANA Card 5. Investment 6. FUND Protection	1. Ease of Use 2. Fast and Efficient 3. Security: FUNDS 4. Many Features 5. Promotions and Discounts	1. Dependence on the Internet 2. Merchandise Limitations 3. Transaction Limitations 4. Security Risk 5. Service Fees

By using the DANA application, users can enjoy various conveniences in carrying out daily transactions, although they still have to be careful in maintaining the security of personal information and understanding existing restrictions (Abrilia, 2022).

2. What are the Digital Payment Practices for Fund Application Transaction Services

Digital payment practices carried out through the DANA application, including the top up process, payment methods used, as well as challenges and potential problems that users may face. We will also explore sharia aspects related to the potential for *riba* (illegal profits) in this digital payment system.

a. Balance Replenishment Process (Top Up)

Before they can use the DANA application for transactions, users must top up their balance into their digital wallet. The process of topping up this balance can be done through several methods, namely:

- 1) ATM (Automated Teller Machine)
- 2) Mobile Banking
- 3) Internet banking
- 4) Agent (Alfamart, Alfamidi, etc.)

After the balance is filled, users can carry out various transactions such as bill payments, credit purchases, inter-bank transfers, etc. (Larasati et al., 2022)

3. Potential Ribawi in DANA Transactions

- a. Fund Management: In the process of fund flow, DANA may utilize balances that have not been credited temporarily for investment, benefiting from the delay.
- b. Collaboration with Third Parties: If there is a delay in payments to service providers who collaborate with DANA, such as credit providers, this could contain an element of usury if there is a profit gained from the delay (Izzan & Piandi, 2022)

The digital payment practice through the DANA application offers many conveniences, but also presents challenges such as uncertainty in topping up balances and the potential for usury. It is important for users to understand the mechanisms and risks involved and always ensure that their transactions are carried out in accordance with sharia principles to avoid elements of usury (Rizky Maulana, 2021). By understanding the digital payment practices used in the DANA application, users can be more aware of potential problems that may occur and can utilize this service more optimally and safely.

4. What is the Potential for Usury Nasiah in the Muamalah Fiqh Perspective Fund Application Transaction Services

The potential for usury in the DANA application transaction service from a muamalah fiqh perspective. *Riba nasiah* is usury that occurs due to delays or

additional time in transactions, which is prohibited in Islam. We will explore how this practice might occur in digital transactions carried out through the DANA application and how the muamalah fiqh perspective assesses this situation.

a. Definition and Types of Usury

Riba is an illegal addition to a transaction that is prohibited in Islam. There are two main types of usury:

- 1) Riba Fadl: Riba that occurs due to the exchange of similar goods with different quantities.
- 2) Usury Nasiah: Usury that occurs due to delays in payments in debt and receivable transactions or additional time in payments (Izzan & Piandi, 2022).

5. Potential for Usury Nasiah in DANA Transaction Services

a. Top Up and Credit Delay

- 1) Delay in Topping Up Balance: When users top up their balance via ATM, mobile banking, or agent, there are cases where the balance does not immediately enter the DANA account. This delay could give rise to the potential for usury if during the delay, DANA uses the funds for temporary profit.
- 2) Utilization of Settled Funds: If DANA holds funds that have not been credited to the user's account for investment or other profit-generating purposes, this can be considered a form of usury because there is additional value during the delay period (Khairun Nisa, 2022).

b. Refunds and Refunds

- 1) Delayed Refunds: When a transaction fails and the user requests a refund, often this refund is not processed immediately. Delays in returning these funds could also be a potential usury, especially if DANA makes a profit from funds whose returns are delayed.
- 2) Lack of clarity on return times: Uncertain return times also strengthen the potential for riba nasiah, because users are disadvantaged by unclear delays and no compensation for lost time (Fathurrahman, 2020).

6. Muamalah Fiqh Perspective

a. Uncertainty and Delay

- 1) Gharar (Uncertainty): Delays in topping up balances and refunds can be considered gharar, which is prohibited in Islam because it creates uncertainty and ambiguity in transactions.
- 2) Rights and Obligations: In muamalah fiqh, transactions must be carried out with clarity and fairness. Unfair delays in topping up balances or refunds violate this principle and can be considered exploitation on the part of the user (Laila Rahmawati, 2021).

b. Benefits of Procrastination

- 1) Usury in an Islamic Perspective: Taking advantage of funds whose distribution is delayed can be considered usury. In Islam, any addition obtained from debt or delay in payment is usury and is forbidden.
- 2) Transparency and Fairness: Transactions must be carried out with full transparency and without causing loss to either party. Delays that result in benefits for one party at the expense of another party are a form of injustice that is prohibited in muamalah fiqh (Izzan & Piandi, 2022).

7. Case Studies and User Testimonials

a. User Experience

- 1) Arnum's case: Arnum did a top up via BRI mobile banking, but the balance did not go into his DANA account. The refund process takes more than 20 days. This indicates significant delays and potential profits for DANA during this period.
- 2) Zenita's case: Nita made a top up of Rp. 1,300,000 which did not go into her DANA account, while a second transaction of Rp. 10,000 went in. Refunds took 15 days, showing uncertainty and detrimental delays (Anwar Sani, 2022).

b. Other User Testimonials

Other users also reported delays in credit purchase transactions and slow refund processes, adding to the evidence of the potential for usury in the DANA transaction system (Larasati et al., 2022).

The potential for usury in DANA application transaction services can occur through delays in topping up balances and refunds, as well as delayed utilization of funds. From the perspective of muamalah fiqh, this practice violates the principles of fairness and transparency in transactions. To avoid usury, DANA needs to ensure that all transactions are carried out quickly and fairly, without using user funds for temporary gain. Implementing a more transparent and efficient system can help reduce the potential for usury and ensure compliance with sharia principles (Siti Aminah, 2022).

From an Islamic law perspective, the use of digital transaction services such as the DANA application can be analyzed through several main principles, namely fairness, clarity and security in transactions. The following are the conclusions that can be drawn regarding Islamic law regarding digital transaction services via the DANA application:

1. Justice and Transparency

Islam places great emphasis on the principles of justice and transparency in every transaction. The DANA application must ensure that every transaction carried out through its platform is fair and transparent. This means that all fees, terms and conditions must be clearly explained to users. If there are additional costs or certain conditions, users must be informed beforehand so that there are no elements of fraud or uncertainty (Izzan & Piandi, 2022).

2. Clarity in the Agreement (Contract)

In Islam, every agreement or contract must be clear and must not contain uncertainty or usury. In the context of the DANA application, every transaction must be properly documented, and users must have full access to their transaction history. If an error or lack of clarity occurs, DANA must provide a fast and effective mechanism to resolve the problem (Ahmad Fauzi, 2021).

3. Security and User Protection

Security is an important aspect of digital transactions. The DANA application must ensure that user data is properly protected and transactions are carried out safely. The use of encryption and two-factor authentication technology can help increase transaction security, in accordance with Islamic principles which prohibit actions that can harm other parties (Khairun Nisa, 2022).

4. Prohibition of Usury

Islam prohibits usury (interest). When using the DANA application, it is important to ensure that there are no elements of usury in any form. For example, if DANA provides loans to users, the interest charged must comply with sharia provisions. In addition, transactions must be carried out clearly and there must be no uncertainty regarding the results or benefits that will be received by the user (Nur Hidayati, 2020).

5. Potential Riba Nasi'ah

Usury nasi'ah, namely usury arising from delays in payment, is also prohibited in Islam. The DANA application must ensure that there are no intentional delays in completing transactions that could cause losses to users. If there are unanticipated delays, there must be a fair and fast mechanism to return funds to users (Nur Hidayati, 2020).

6. Ethics in the Use of Funds

Funds deposited by users in the DANA application must be managed with good ethics and in accordance with sharia principles. This means that the funds must not be used for purposes that are contrary to Islamic values. Fund management must be carried out transparently and in accordance with the provisions agreed upon by the user (Abrilia, 2022).

E. CONCLUSION

Based on these results and discussions, it can be concluded that the use of the DANA application and similar digital transaction services can be used in accordance with Islamic law as long as they comply with the principles of justice, transparency, security, and do not contain elements of usury. Using the DANA application can provide great benefits for Muslims, as long as it is carried out in a manner that is in accordance with Islamic teachings. With the Dana application, users' financial activities become more organized and efficient. Features such as Digital Wallet, bill payments, purchasing credit/data packages and instant interbank

transfers are very helpful in managing daily finances. The potential for usury in DANA application transaction services can occur through delays in topping up balances and refunds, as well as delayed utilization of funds. To avoid usury, DANA needs to ensure that all transactions are carried out quickly and fairly, without using user funds for temporary gain.

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