





# THE IMPACT OF USING E-WALLETS FOR THE EASE OF MUSLIM CONSUMERS TRANSACTING MAQASHID SHARIA APPROACH



Fakhry Emil Habib<sup>\*1</sup> , Nofiardi<sup>2</sup> 

**\*Correspondence :**

Email : habibalfatih@gmail.com

**Authors Affiliation:**

<sup>1,2</sup> Universitas Islam Negeri Sjech M.  
Djamil Djambek Bukittinggi,  
Indonesia

**Article History :**

Submission : February 24, 2023  
Revised : Juni 6, 2023  
Accepted : Juni 12, 2023  
Published: Juni 30, 2023

**Keywords:** Impact, e-wallet,  
Maqashid Syariah.

**Kata Kunci :** Dampak, Dompot  
Elektronik (E-Wallet), Maqashid  
Syariah

## Abstract

This study aims to examine the impact of using e-wallets for the convenience of Muslim consumers transacting through the *maqashid sharia* approach. The type of research carried out is library research using a qualitative approach, and the data sources in this study consist of primary, secondary, and tertiary data sources. The data collection technique used in this study is a literature search. The data obtained will be analyzed qualitatively and descriptively. The results of the study found that transactions using the e-wallet feature are in line with the concept of *maqashid syariah* in Islamic law, meaning that essentially the use of this feature is in line with the purpose of Islamic law mandated at the level of *Hajyah*, which is to provide ease of transaction for Muslim consumers where this form of transaction is inevitable because of its mass use in society. The use of this feature is important to be used in order to maintain property / maal which in the study of *maqashid syariah* is one of the *dharuriyah al-khamsah* that must be maintained.

## Abstrak

Penelitian ini ditujukan untuk meneliti dampak penggunaan e-wallet bagi kemudahan konsumen muslim bertransaksi melalui pendekatan *maqashid syariah*. Jenis penelitian yang dilaksanakan jenis penelitian kepustakaan (library research) dengan menggunakan pendekatan kualitatif di mana sumber data dalam penelitian ini terdiri dari sumber data primer, sekunder dan tersier. Teknik pengumpulan data yang digunakan dalam penelitian ini adalah dengan cara melakukan penelusuran pustaka. Data yang diperoleh akan dianalisis secara kualitatif dan diuraikan secara deskriptif. Hasil penelitian menemukan bahwa transaksi dengan menggunakan fitur e-wallet ini sejalan dengan konsep *maqashid syariah* dalam hukum Islam, artinya secara esensi penggunaan fitur ini sejalan dengan tujuan hukum Islam disyariatkan pada tataran *hajyah* yaitu memberi kemudahan bertransaksi bagi konsumen muslim di mana bentuk transaksi ini memang tidak dapat dihindarkan lagi karena penggunaannya yang begitu massal dalam masyarakat. Adapun penggunaan fitur ini penting untuk digunakan dalam rangka memelihara harta/mal yang dalam kajian *maqashid syariah* termasuk salah satu dari *dharuriyah al-khamsah* yang mesti dipelihara.

## INTRODUCTION

The rapid development of technology has had an impact on the development of the payment system, and along with it, non-cash payment instruments have also progressed and increased in use both on a domestic and international scale. The most



prominent impact of the development of this payment system is the rapid use of e-wallets (Kamaludin, 2022).

The development of e-wallets has grown rapidly in various Western countries, which was followed then by other Eastern countries such as Indonesia. Since 2014, Indonesians have been encouraged by Bank Indonesia to make non-cash payments. Formally, Bank Indonesia has a National Non-Cash Movement (GNNT) programme. This movement aims to increase public awareness of the use of non-cash instruments so that gradually a society is formed that prioritises the use of non-cash instruments in economic activities (a cashless society)(Ulin Nuha, 2020).

Indonesia has been using e-wallets for 12 years. Telkomsel, as a telecommunications provider, became the pioneer of e-wallets for the first time by launching T-Cash products in 2007. After that, XL and Indosat followed five years later by launching Dompetku and XL Cash Services. Then one of the Indonesian companies, Gojek, introduced Gopay as a means of payment in 2016. Gojek's ability to attract its consumers makes Gopay able to compete with old pioneers such as T-Cash and E-money from Bank Mandiri. According to iPrice and App Annie data, GoPay is currently the most active digital wallet in terms of active users. Gopay is currently at the top level from the second quarter of 2019 to the second quarter of 2020, followed by OVO (Nadhilah et al., 2021).

The role of technology in the discourse of a cashless society is considered very important in encouraging public consumption activities on a non-cash basis. The existence of a touch of technology in consumption through electronic money has given a new colour to the meaning of consumption. Consumption uses not only its utility functions to spend but also identity functions that need to be fulfilled. In the end, the existence of this reality in Indonesia gave birth to a variety of non-cash payment innovations along with the rise of financial technology (fintech) products in the form of digital wallets (e-wallets) such as Go-Pay, OVO, Dana, LinkAja, Paytren, and so on (Ulin Nuha, 2020).

An electronic wallet, or E-wallet, itself is basically a digital payment instrument that uses electronic media in the form of a server-based server. In general, e-wallets are applications based on servers, and the process of using them requires a connection first with the issuer. This E-Wallet aims to facilitate transactions and is part of fintech (A. Mulyana dan H. Wijaya, 2018).

Based on the perspective of Islamic law, electronic wallets, ore-wallets, in economic activity are basically a new thing and are a newly recognised term in Islamic economic activities. In Islam, there is a principle that in all forms of *muamalah* transactions and activities, the original law is permissible as long as there is no evidence that prohibits it. That is, all forms of economic activity are allowed to be carried out as long as there are no propositions prohibiting them and they are in line with the main purpose of the declaration of Islamic law (*maqashid sharia*), which is to create fame and keep away evil.

The consideration of *maqashid sharia* is important in all human activities because, in Islam, all human actions are regulated by law. Therefore, all human activity must not contradict the main purpose of Islamic law. *Maqashid sharia* can be defined as the meanings and purposes that can be understood or recorded in each law and glorify the law itself, or it can be defined as the ultimate goal of Islamic sharia and the secrets set by al-Shari'ah in each sharia that He establishes (Al-Zuhaily, 1986).

Al-Syatibi, a figure who is known to be very concerned in discussing the concept of *maqashid*, as stated in his phenomenal work entitled *al-muwafaqat*, argues that the purpose of a believer in doing something (charity) must be in line with the purpose of *Shari'ah* in establishing sharaiah. If the purpose of *Shari'ah* is for the benefit of its servants, then *mukallaf* is also required in accordance with *Shari'ah*. Similarly, the purpose of *Shari'ah* in maintaining dharuriyat, hajiyat, and tahsiniyat is charged to servants (Al-Syatibi, 2003).

In our *al-Muwafaqat*, al-Shatibi explains in detail how a believer should be in charity in the world which should be adapted to the goals set by the *Shari'ah*. In this book also discussed the main things that must be maintained by the believer in every charity in various levels ranging from dharuriyah, hajj and tahsiniyah. Therefore, *al-muwafaqat* will be used as the main reference related to *maqashid sharia* in this study.

Transactions with this electronic wallet or e-wallet feature are a new form of economic activity in the discourse of Islamic economic law, so it needs to be further investigated whether this transaction is in line with the ideals of Islamic law (*maqashid sharia*) or vice versa and whether this transaction is in line with the general principles of *muamalah* so that later it can be used as a guide by Muslim consumers in transacting using this feature and can eliminate all forms of concerns regarding the Islamic legal aspects of this feature.

Previously, there have been several studies that discuss the use of e-wallets in economic transactions, which generally examine the contracts used in transactions using this e-wallet feature.

One of the previous studies that discussed e-wallets was conducted by Aris Rusdiyanto with the title, "Review of Sharia Principles on Bank *Syariah* Mandiri E-Money Products." This study focuses on discussing the review of sharia principles on Bank *Syariah* Mandiri's e-money products and concludes that from the review of sharia principles, there are sharia problems in the contract aspect because this product does not have a contract nomenclature in product operations that causes uncertainty (*gharar*), as well as in the transaction aspect because the bank does not restrict or control the goods sold by merchants who cooperate with the bank, so it is feared that it can be used to buy non-halal goods. (Aris Rusdiyanto, 2017) This research at first glance is similar to the research that the author will do, but in substance it is much different where the author examines the impact of ease of transactions using e-wallets with a *maqashid syariah* approach.

The next research is conducted by Muhammad Ihsan Habibi with the title, "Review of the "OVO" Transaction System Based on Islamic Law (Case Study at the OVO Booth in Malang Town Square)." In this study, the discussion focuses on the review of Islamic law regarding the transaction system using OVO. In conclusion, the results of the study concluded that, in terms of Islamic law, the OVO transaction system has different laws according to the contract used. The transaction system in the top-up process uses a valid *wadiah* contract; the transaction system that occurs in the addition of OVO can be changed if using a *jualah* contract; the transaction system given to giving cashback using a sales contract is also allowed; the transaction system that occurs in pay-later uses a *qard* contract whose law is allowed; and in general, the contracts used are valid contracts in Islam (Muhammad Ihsan Habibi, 2019). Therefore, this study is substantially different from the research that the author will conduct, where the author will examine e-wallets in general and examine their impact on the ease of transactions

through the *maqashid sharia* approach, especially the *maqashid sharia* version of al – Syatibi.

Furthermore, research was conducted by Elvianita Meividaryani with the title "Analysis of Sharia Akad Related to Go – Pay Practises on the Gojek App." This study discusses the analysis of Go – Pay practises on the Go – Jek application from a fiqh perspective, and the results found that in the perspective of *muamalah* fiqh, when customers top up, there is a *wadi'ah* contract, but *wadi'ah* here alone is not enough. In this case, the author is more inclined to NU's opinion that the contract that is suitable to be applied to Go – Pay transactions is a *wadiah yad dhamanah* contract, because in practise, when the customer entrusts the money to Go – Pay, Go – Pay authorises the deposit money owned by the customer so that Go – Pay can pay for Go – Jek feature services when the customer needs services (Meividaryani, 2020).

Those are some previous studies that have relevance or are related to the research that the author will do. However, from some of the studies above, it appears that these studies are basically very different from the research that the author will do, where the author wants to conduct research related to the impact of the use of electronic wallets (e – wallets) on the ease of Muslim consumers transacting from the perspective of *maqashid sharia*. Therefore, the author can emphasise that previous studies are basically related, but the substance of the discussion is different from what the author will examine.

## METHOD

In this study, the author used a type of library research. Literature research is a series of research activities related to methods of collecting library data, reading, recording, and processing research material (Mestika Zed, 2008). Literature research can also be understood as research carried out by reading books and collecting research data from various literatures, which is then processed and analyzed (Kuncoro, 2003).

With this type of literature research, the author will collect a number of research data from various literature related to the focus of the research that the author conducted, namely the impact of e – wallets on the ease of Muslim consumers transacting from the perspective of *maqashid syariah*, especially the *maqashid sharia* version of al – Syatibi.

The approach used in this study is a qualitative approach. The qualitative approach was chosen because the source of data and research results in the literature research that the author will do is in the form of a description of words. According to Moleong, research with a qualitative approach usually has characteristics of a scientific background, humans as tools, the analysis used inductively, theories from the basis or grounded theory, and descriptive (Moleong, 2013). This qualitative approach will later be used in presenting research results related to the impact of e – wallets on the ease with which Muslim consumers transact from a *maqashid sharia* perspective.

Data sources in this study consist of three, namely, primary, secondary, and tertiary data sources.

- a. Primary Data Source  
Primary data sources are the main data sources directly collected by researchers from the object of research (Sugiyono, 2018). In this study, the primary source of data is Kitab al – Mawafaqat by Imam Syatibi.
- b. Secondary Data Source

Secondary data sources are additional data sources and can support research data obtained from primary data sources. In this study, secondary data sources are the book *Digital Economics and Business* by Kustoro Budiarta et al. and *Ushul al-Fiqh al-Islamy* by Wahbah al-Zuhaili.

c. Tertiary Data Sources

Tertiary data sources are complementary data sources, and their task is to complete data needs from data that has been obtained from primary and secondary sources. Tertiary data sources in this study include dictionaries, journals, articles, encyclopedias, and so on.

The data collection technique in this study is to search the literature by looking for materials related to the title of the research to be discussed. The data that has been collected, both data obtained empirically from the use of e-wallet services as well as library data obtained from reference searches conducted in this study, will then be analyzed using qualitative data analysis techniques. Data analysis in this study was carried out simultaneously with the data collection process in the sense that the data analysis process was carried out during and after data collection was carried out.

The stages of analysis that will be undertaken include the following (Imam Gunawan, 2013): Data reduction is the activity of summarising, choosing the main things, focusing on the important things, and looking for themes and patterns.

- a. Data exposure (display data), which is the description of a set of arranged information that provides the possibility of drawing conclusions and taking action.
- b. Conclusive drawing or verifying is the result of research that answers the focus of research based on the results of data analysis.

Some stages of this analysis will be carried out by referring to several indicators of the *maqashid sharia* version of Syatibi, as follows:

- a. The similarity of objectives between the charity of believers and the objectives of the Shari'a is established.
- b. Maintenance of dharuriyah al-Khaimah, which includes hifz al-din, hifz al-nafs, hifz al-nasl, hifz al-aql, and hifz al-mal.
- c. The level of maintenance carried out is at the level of dharuriyah, hajj, and tahsiniyah.

## RESULTS AND DISCUSSION

One of the reasons the use of e-wallets is widespread and in great demand, including by Muslim consumers, is because of its easy and practical use. This convenience and practicality are the advantage of e-wallets that greatly support the lifestyle of modern people who are fast-paced and practical. The ease of access anytime and anywhere makes it an option for these days compared to conventional cash transactions (Elsa Silaen dan Bulan Prabawani, 2020).

E-wallet is an electronic service to store payment instrument data, including payment instruments using electronic money that can also hold funds and make payments. E-wallet services that the e-money category is server-based, where the value of money is stored electronically in a server or chip media. This e-wallet is also included in the Payment System Service Provider Grouping category where e-wallets can be used to store large enough funds, for example, OVO and Gopay which are able to store funds ranging from IDR. 2,000,000 to IDR. 10,000,000 (Putri Nadhilah, Ridwan Indra Jatikusumo, 2021).

Thus, it can be understood that in the use of e-wallets, which are basically virtual in nature, where the value of money is stored on a server or chip and every transaction

is made, the value of the money stored will increase or decrease (Syamsu *et al.*, 2022). This transaction is non-cash, where physical money does not exist, but what decreases and increases is the value stored in the user's e-wallet account (Widianita *et al.*, 2023).

In order to be used as a medium for making transactions, there are several steps that must be taken to activate an e-wallet account, including the following (Saputri & Pratama, 2021):

- a. Determine and download the e-wallet application that you want to use as needed.
- b. Set up a personal mobile number and an active email address to activate the e-wallet account.
- c. Open the downloaded e-wallet application, and then enter the mobile number.
- d. Fill in valid personal data, such as full name, address, and so on. After that, click Register to get the OTP code and enter the verification stage.
- e. If the verification is successful, it means that the e-wallet account has been created and can be used for various transaction services.

If you pay attention to some of the steps above, it can be understood that to have a certain e-wallet account, the method is quite easy just by downloading the available e-wallet application, registering, and verifying the account, after which the e-wallet account can be used for various payment transactions such as shopping in e-commerce, paying various bills, and etc.

Regarding its use, using an e-wallet for transactions is actually relatively simple, where users can make various payment transactions simply by using an account that has been topped up or a topped-up balance. E-wallets also allow users to make online payments conveniently and securely. The reason is that users can receive and send money simply by including the intended phone number. Usually, an e-wallet account is a phone number registered by its users. As for making offline payments, users can simply scan the barcode available at the merchant.

Based on the explanation above, it can be understood that to use an e-wallet account for transactions, users must first top up. Top-up is the replenishment of the e-wallet balance, where a certain amount of balance value is entered into the e-wallet account obtained by exchanging a certain amount of money with the e-wallet account balance. If the e-wallet account already has a certain amount of balance, it can be used for transactions such as shopping or paying bills. Every transaction made by making a payment through an e-wallet account will reduce the amount of balance in the e-wallet account.

In an overview of the transaction process in the e-wallet feature, the author can give an example by stating the transaction process in the use of the OVO e-wallet feature. The author chose OVO to explain that, considering this feature is very widely used by people today, OVO is the most popular e-wallet feature, and its use is also very simple. Here are some steps that can be taken to be able to use this OVO e-wallet feature:

- a. The user determines which brand of e-wallet to use. For example, using OVO.
- b. After determining that they will use OVO, the user must download the OVO application on the Play Store or in the App Store.
- c. After downloading, the user must create an OVO account by registering and filling in personal data correctly.

- d. After registering and verifying the account, the next step is to top up the OVO balance.e. If the OVO balance has been filled, it can be used to pay various bills or shop at various merchants that collaborate with OVO.

The further analyses of the method of using e-wallets in this transaction, it can also be understood that in the process of topping up e-wallet account balances carried out by users, users basically buy and sell money, where the value of the balance obtained and stored in the e-wallet account is the value of purchasing balances by paying a certain amount of money (Noor & Yusoff, 2022). So, it can be said that there is an exchange process where the physical money owned by users is exchanged into virtual money and stored in an e-wallet account..

The process of topping up the balance on the OVO e-wallet can be described as follows:(R. Sari, n.d.) Open the OVO app

- a. Select the top-up menu
- b. Select and tap another method.
- c. Choose the top-up method via debit card, ATM, internet/mobile banking, Booth, Grab, or Tokopedia.
- d. Next, a top-up instruction will appear according to the selected payment method.

Based on the explanation in the points above, it can be understood that there is indeed a sale and purchase of money when the top-up is made, where the electronic money balance that will be stored in the OVO account must be purchased first with bank money or cash, either through debit cards, ATMs, internet/m-mobile banking, booths, Grab, or Tokopedia. The balance purchased is basically the same as the amount of bank money or cash paid without any excess, while the excess is only in the form of admin fees, which are usually listed in such a way in the application with information on admin fees.

As for transacting using e-wallets, basically, it is quite simple and uncomplicated, including using OVO e-wallets. The transaction process using OVO, for example, can be done by three methods: scanning the QR code, scanning the barcode, and entering a mobile number. The transaction process using OVO can be described as follows : *Scan QR Code*

- 1) Open the app
- 2) Select the "scan" feature
- 3) Scan the QR code at the cash register where the payment transaction is made.
- 4) Payment notifications will go into the application.
- 5) Confirm payment, and if the transaction is more than \$100,000, enter the security code.

a. *Scan Barcode*

- 1) Open the app
- 2) Select the OVO ID menu.
- 3) Show the ID barcode to the cashier for the scanning process.
- 4) Payment notifications will go to the app.
- 5) Confirm payment; If the transaction is more than IDR 100,000, enter the security code and fill phone number.

Those are some ways that can be taken in transacting using the OVO e-wallet. The methods available, as explained in the points above, are basically very easy to apply and certainly very supportive of dense community activities, which demand everything be fast paced. By transacting through e-wallets, people are also facilitated from

carrying cash anywhere, which is certainly more at risk of being lost than electronic money stored in e-wallets (A. C. Sari & Adinugraha, 2022).

Referring to the easy way to use e-wallets and transactions that become easier and can be accessed anytime and anywhere, it is clear that the use of e-wallets is very helpful in everyday life, especially for people with busy activities that do not allow themselves to transact in cash. That is, at this time, the use of e-wallets has included the needs of the wider community, which cannot be avoided. The use of e-wallets is actually a must, especially for people who have businesses and so on. Non-cash payments through e-wallets are common everywhere today, so of course someone will find it difficult to transact if they don't use this feature (Ni'mah & Yuliana, 2020).

Transactions using this e-wallet feature, as discussed briefly in the background, are a new form of transaction in the discourse of Islamic law; therefore, it is necessary to examine whether this transaction is in line with the objectives of Islamic law (*maqashid sharia*) or not. This is important because, even if something new (in this case, economic activity) is not found in the Qur'an or Sunnah or in the *ijtihad* of the previous scholars, if the essence of the activity does not contradict or be in line with the objectives of Islamic law, then, in fact, the transaction is legal to carry out.

When analysed from the perspective of *maqashid sharia*, basically the use of e-wallets in the midst of society is seen from the side of *dharuriyat al-khamsah*, which according to the author is included in the category of *hajjiyah*, which means that the need for this will indeed not cause danger if it is not met, but if it is not fulfilled, it will bring various difficulties in life, especially in terms of transactions, because in general people have transacted by means of such. That is, the existence of this e-wallet is needed to provide convenience and eliminate difficulties in people's lives, especially related to transactions. So basically, its use is in line with the purpose of Islamic law, which is to bring fame and avoid evil (Harfandi et al., 2022). The *mashalahat* is in terms of ease of transactions, where currently this system has been used in general by the community, while the *mudharat* that is avoided is the difficulty of the community transacting with various parties because they do not follow developments in transactions such as the use of this e-wallet feature (Muamar & Alparisi, 2017).

The purpose of the *Shari'ah* is to benefit his servants in this world and in the hereafter. *Al-Syatibi* as quoted by *Ahmad al-Raisuni* (Muhammad Al-Raisuni, 1992) explains that the burden of the law is held in order to preserve the purpose of the law in creatures. This *maqashid* consists of three namely *dharuriyah*, *hajjiyyah*, and *tahsiniyyah*. *Maqashid dharuriyyah* consists of five things that must be maintained, namely guarding religion, guarding the soul, guarding offspring, guarding property and guarding reason. The *maqashid hajjiyyah* is to remove distress from the life of the believer and the *maqashid tahsiniyyah* as a consummation of the previous two *maqashids* (Muhammad Al-Raisuni, 1992).

The use of the e-wallet feature in transactions carried out by Muslim consumers, according to the author, is at the level of *Hajjiyah*, which is to make it easier for humans to carry out economic transactions that are commonly done (Al-Yubi, 1998). Meanwhile, judging from the guarded aspect, the use of the e-wallet feature in transactions by Muslim consumers is in order to maintain / maintain property. On this basis, according to the author, the use of e-wallet features by Muslim consumers in transactions is in line with *maqashid sharia* in providing convenience related to economic transactions (Puteri et al., 2022).



On the basis of this need, basically, the use of e-wallets carried out by the community cannot be banned just like that because it has become a necessity (*hajat*) that facilitates people's lives, especially in terms of transactions; its use is a necessity of the progress of the times. So, as long as transactions using this e-wallet feature are carried out by taking into account the general principles of *muamalah*, such as avoiding usury, *gharar*, gambling, and tyranny, its use is basically in line with and does not contradict the *maqashid sharia*.

Thus, it cannot be simply forbidden to use it, but what can be done is to control and ensure that transactions carried out using e-wallets still meet the basic principles of multiplication, such as the absence of *usury*, *gharar*, *maysir*, and *zhalim*. In addition, what can be done by scholars is to provide guidance so that transactions carried out are in accordance with the established *muamalah* principles.

When analyzed from the side of sharia *maqashid*, then the use of this e-wallet feature has actually fulfilled several indicators of sharia *maqashid* as follows:

- a. The similarity of objectives between *mukallaf* charity and the purpose of establishing sharia.

Al-Syatibi in "al-Muwafaqat" explains that the purpose of *mukallaf* in charity must be in accordance with the purpose of *Shari'ah* in establishing sharia. If the purpose of the *Shari'ah* is for the benefit of the slave, then a believer in his deeds is required accordingly. (Imam Syatibi, n.d.)

The use of e-wallet features by Muslim consumers, when viewed from the point of view of the similarity of goals with what is set by sharia, is actually in line with the desired goals of sharia, namely the presence of benefits for humans. The form of fame that is present in the use of this e-wallet feature is the ease of economic transaction traffic, where the use of this feature has become a necessity in today's economic transactions. Therefore, its use is in line with the purpose of sharia, which is to bring benefit.

- b. Maintenance of *dharuriyah al-khamsah*.

The Dharuriyyah is divided into five main things known as *al-kulliyat al-khamsah* which consist of care for religion (*hifz al-din*), care for the soul (*hifz al-nafs*), care for the mind (*hifz al-'aql*), care for offspring (*hifz al-nasl*) and care for property (*hifz al-mal*) (Ika Yunia Fauziah, 2014). When these five things can be realised, then a noble and prosperous life will be achieved in the world, in the hereafter, or in Islamic economics, known as *falah*.

The use of e-wallet features by Muslim consumers in transactions, when viewed from the side of *dharuriyat al-khamsah* that is maintained, then includes the maintenance of property (*hifz al-mal*), where the use of e-wallet features is a necessity in today's modern century. Its mass use in economic transaction traffic makes it a necessity, so if it is not fulfilled, it will disrupt the course of the transaction system (property maintenance) and cause difficulties in transacting.

- c. Level of maintenance of *dharuriyah al-khamsah*.

Al-Syatibi divides the levels in the maintenance of *dharuriyah al-khamsah* into three levels in the form of *dharuriyah*, *hajj*, and *tahsiniyah* (Moh. Toriquddin, 2014). *Dharuriyyah* is the establishment of religious and world glory. That is when the *dharuriyyah* is destroyed, then the fame of the world and even the fame of the

hereafter will also be destroyed. Then what will arise is the destruction and even the destruction of life. Busyro, *Maqashid Al – Syariah* (Ponorogo: WADE, 2017), hal. 115.

The stages of *Hajiyah* can be interpreted as things needed to realize convenience and eliminate difficulties that can cause danger and threat, namely if something that should exist becomes non – existent. *Hajiyah* is also defined as a situation where, if a need can be met, it can add value to human life. (Ika Yunia Fauziah, 2014)

The *tahsiniyah* stage can be understood as doing good habits and avoiding bad ones according to what is already known by common sense. When a person is in the fulfillment of needs in the realm of *tahsiniyyah*, it means that he has reached a state where he can fulfill a need that can increase satisfaction in life. *Tahsiniyyah* is also often termed tertiary needs or identified with needs related to luxury (Ika Yunia Fauziah, 2014).

The use of e – wallet features by Muslim consumers in transactions, when viewed in terms of this stage of maintenance, is, according to the author, at the level of *Hajiyah*, where the use of this e – wallet feature is a form of convenience and in order to eliminate difficulties in transactions considering today's fast – paced modern life.

The convenience and practicality offered by the e – wallet feature, which can be accessed anytime and anywhere with one click, make it easier for Muslim consumers to carry out all forms of transactions, especially for Muslim consumers who are entrepreneurs who certainly need practicality in terms of transactions.

Therefore, the use of e – wallets in transactions by Muslim consumers is actually in line with the concept of *maqashid syariah* in terms of providing benefits in the form of ease and practicality of transactions, where their use is classified as *hifz al-mal* at the level of *Hajiyah*.

## CONCLUSION

Based on the discussion described above, it can be concluded that how to use e – wallets to transact is very easy and practical, so transactions using the e – wallet feature are in line with the concept of *maqashid syariah* in Islamic law, meaning that essentially the use of this feature is in line with the objectives of Islamic law decreed at the level of *Hajiyah*, which is to provide ease of transaction for Muslim consumers, where this form of transaction is inevitable again because of its mass use in society. The use of this feature is important in order to maintain property or malls, which, in the study of sharia *maqashid* is one of the *dharuriyah al-khamsah* that must be maintained.

## REFERENCES

- A. Mulyana dan H. Wijaya. (2018). Perancangan E – payment System pada E – wallet Menggunakan Kode QR Berbasis Android,. *Komputika: Jurnal Sistem Komputer*, 7(2), 63.
- Al – Syatibi, A. I. (2003). *al – Muwafaqat fi Ushul al – Syari'ah. Vol. II (Beirut: Dar Al Kutub Al Ilmiyah, Tt)*, 1, 290.
- Al – Yubi, M. (1998). *Maqashidu al – Syariah al – Islamiyah wa 'Alaqtuha bi al – Adillati al – Syariyyah. Daar Al-Hijrah*.
- Al – Zuhaili, W. (1986). *Ushul al-Fiqh al-Islami*. Dar al – Fikr.
- Aris Rusdiyanto. (2017). *Tinjauan Prinsip Syariah Terhadap Produk E-Money Bank Syariah Mandiri*. UIN Syarif Hidayatullah.
- Busyro. (2017). *Maqashid al-Syariah*. WADE.

- Elsa Silaen dan Bulan Prabawani. (2020). *Pengaruh Persepsi Kemudahan Menggunakan E-Wallet dan Persepsi Manfaat Serta Promosi Terhadap Minat Beli Ulang Saldo E-Wallet OVO*.
- Harfandi, H., Zulhelmi, Z., & Sonita, E. (2022). The Effect of Entrepreneurship Attitude and Knowledge on Entrepreneurial Intention of Students. *EKONOMIKA SYARIAH: Journal of Economic Studies*, 6(1), 60 – 75.
- Ika Yunia Fauziah. (2014). *Prinsip Dasar Ekonomi Islam Perspektif Maqashid al-Syariah*. Prenada Media Group.
- Imam Gunawan. (2013). *Metode Penelitian Kualitatif: Teori dan Praktik*. Bumi Aksara.
- Imam Syatibi. (n.d.). *Al-Muwafaqat fi Ushul al-Syariah*. Dar al – Kutub al – ‘Ilmiyyah.
- Kamaludin, I. (2022). Keabsahan Uang Elektronik (E – money) Perspektif Qawaid Fiqhiyah: Sebuah Tinjauan Empiris Terhadap Kritik Uang Elektronik. *Muslim Heritage: Journal Dialog Islam Dengan Realitas*, 7(1).
- Kuncoro, M. (2003). *Metode riset untuk bisnis & ekonomi*.
- Meividaryani, E. (2020). *Analisis Akad Syariah Terkait Praktik Go-Pay Pada Aplikasi Go-Jek*.
- Mestika Zed. (2008). *Metode Penelitian Kepustakaan*. Yayasan Obor Indonesia.
- Moh. Toriquddin. (2014). Teori Maqashid Perspektif al – Syatibi. *De Jure: Jurnal Syariah Dan Hukum*, 6(1).
- Moleong, L. J. (2013). *Metodologi Penelitian Kualitatif*. Remaja Rosda Karya.
- Muamar, A., & Alparisi, A. S. (2017). Electronic money (e – money) in maqashid al – sharia perspective. *Journal of Islamic Economics Lariba*, 75 – 84.
- Muhammad Al – Raisuni. (1992). *Nadariyat al-Maqashid ‘Inda al-Imam al-Syatibi*. Mu’assasah Al – Jami’ah.
- Muhammad Ihsan Habibie. (2019). *Tinjauan Sistem Transaksi OVO Berdasarkan Hukum Islam (Studi Kasus Pada OVO Booth di Malang Town Square)*. UIN Maulana Malik Ibrahim.
- Nadhilah, P., Jatikusumo, R. I., & Permana, E. (2021). Efektifitas Penggunaan E – Wallet Dikalangan Mahasiswa Dalam Proses Menentukan Keputusan Pembelian. *JEMMA (Journal of Economic, Management and Accounting)*, 4(2), 128 – 138.
- Ni’mah, R., & Yuliana, I. (2020). E – Wallet: Sistem Pembayaran Dengan Prinsip Hifzul Maal. *Jurnal Ekonomi Syariah*, 5(2), 52 – 66.
- Noor, K. A. M., & Yusoff, A. F. J. (2022). Status Patuh Syariah E – Money Akaun Jenama E – Wallet Popular Di Malaysia. *Journal of Contemporary Islamic Law*, 7(2), 11 – 18.
- Puteri, H. E., Arinda, N., Mulyana, C. A., Puspita, D. O., & Husna, V. A. (2022). Examining the Determinants of Using e – Money Prepaid Software for Millennial Generation. *European Journal of Business and Management Research*, 7(2), 183 – 191.
- Putri Nadhilah, Ridwan Indra Jatikusumo, E. P. (2021). Efektivitas Penggunaan E – Wallet di Kalangan Mahasiswa Dalam Proses Menentukan Keputusan Pembelian. *JEMMA (Journal of Economic, Management and Accounting)*, 42.
- Saputri, A. D., & Pratama, A. R. (2021). Identifying user characteristics of the top three e – wallet services in indonesia. *IOP Conference Series: Materials Science and Engineering*, 1077(1), 12028.
- Sari, A. C., & Adinugraha, H. H. (2022). Implementation of QRIS – Based Payments Towards the Digitalization of Indonesian MSMEs. *EKONOMIKA SYARIAH: Journal of Economic Studies*, 5(2), 124 – 139.
- Sari, R. (n.d.). *Apa itu OVO? Ini Cara Daftar, Top Up, dan Cek Saldo Terlengkap*.
- Sugiyono. (2018). Metode Penelitian Kuantitatif, Kualitatif dan R&D. In ke-26.
- Syamsu, N., Sofyan, S., Aisyah, S., & MD, M. (2022). Integration of Using Fintech and Social Media for The Business Sustainability in Pesantren. *EKONOMIKA SYARIAH: Journal of*

*Economic Studies*, 6(2), 167.

Ulin Nuha. (2020). Perlukan E –wallet Berbasis Syariah. *MALIA: Journal of Islamic Banking and Finance*, 4(1), 59 – 60.

Widianita, R., Ilhamiwati, M., & Hidayat, F. (2023). Analisis Permintaan Uang Perspektif Islam di Indonesia. *AT-TAWASSUTH: Jurnal Ekonomi Islam*, 8(1), 1 – 18.