

PUBLIC PERCEPTION OF THE USE OF DIGITAL WALLETS IN BUYING BUYING TRANSACTIONS IN ISLAM OVERVIEW

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Abstract - This study uses a quantitative method, which aims to find out how the public's perception of the use of digital wallets for buying and selling transactions in an Islamic review. This research was conducted in Makassar City, South Sulawesi which lasted for two months starting from January 21 to March 21, 2021. The population in this study was the millennial community in Makassar city aged 15-30 years, based on BPS data on the number of millennial generations. is $\pm 300,000$ people. The sampling technique uses Snowball Sampling which was conducted in a survey with 100 millennial communities through two variables, namely the independent variable in the form of perception and the dependent variable in the form of a digital wallet in Islamic review. This research was conducted by distributing questionnaires (questionnaires) to respondents who are millennials in Makassar City. The results of this study were processed using the SPSS (Statistical Product and Services Solution) application and showed that the public's perception of the use of digital wallets in buying and selling transactions was indicated by the positive responses of the respondents shared. In terms of Islam, 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 elements.

Keywords: Digital Wallet; Buy and sell; Perception.

1. Introduction

Humans are the main creatures of Allah, Humans were created with the best creation of QS. At Tin [95]:4.¹ Man is equipped with certain traits and characteristics by which he is able to carry out the responsibility of the caliphate on this earth. Among the basic characteristics of humans are as dynamic creatures, which means that they are full of enthusiasm, keep moving, to produce change and progress, dynamic humans will always be active in following the times, thus making them able to adapt, communicate, integrate, socialize and innovate.

Among the human innovations that continue to develop to this day is the use of a medium of exchange in buying and selling transactions. Rapid technological developments force humans to continue to innovate to find new ways that are much easier and more practical, namely by using an e-wallet or digital wallet, currently digital wallets have become legal tender in several countries, where the value of money is

¹ Departemen Agama RI, *Al-qur'an dan Terjemahannya* (Bandung: Syaamil Quran, 2012). h. 597

stored in electronic media. Since the issuance of an electronic money license by Bank Indonesia through Bank Indonesia Regulation Number: 11/12/PBI/2009, electronic money has continued to grow, so that almost all major banks in Indonesia currently have electronic money services.

Technological developments have affected human life, human life is currently greatly facilitated by technology so that technology has become something that cannot be separated from human life. One of the things that is influenced by technological developments is the payment system where the payment system can already be done digitally. This is shown by the increasing number of Indonesian people who use the internet in several areas of their lives, ranging from education, health, and the economy. In the economic field, trading activities in Indonesia have utilized the internet so that communication between sellers and buyers as well as buying and selling transactions can be done online.

Digital wallet is money that is used in transactions through the internet network electronically and digital price storage systems. In digital wallets, there is stored value or prepaid where there is money value stored in a chip or server-based electronic media. The value of the 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.²

Due to the large number of electronic transactions, many people choose digital wallets, in order to facilitate online transactions. Islam views digital wallets which are the product of new social phenomena, as something that is permissible or permissible, because basically everything in muamalah is permissible, as long as it remains within the corridor of truth according to sharia and the law. Digital wallets are only one alternative to payment methods. Islam also does not deny the search for profits derived from digital wallet services, because what is prohibited is the attempt to buy money with money, but in this digital wallet the user buys the "transaction convenience" services offered by the publisher. So that service providers benefit from the services they sell, and users also get convenience from service providers.

Islam as a perfect religion has clear rules (manhaj al-hayat) that regulate all elements in human life which are sourced from the Qur'an and Hadith.

2. Literature Review

A. Definition of Digital Wallet

E-wallet or digital wallet is a form of Fintech (Finance Technology) that utilizes Internet media and is used as an alternative for payment methods. Transactions using an e-wallet are all related to the user's account, which is paid to the seller not in cash but with a deduction from the balance directly from the user's account.

E-Wallet is an application or digital wallet service that functions for transactions between users to make it more accessible to the public. Transactions that can be done

² Uang Elektronik," 2018, <http://uang.elektronik.pdf/uangelektronik> (diakses 10 Oktober 2020). h.8

by E-Wallet such as sending money to friends or people around, paying for goods and services by limiting the amount of money contained in the application. Technology that is increasingly sophisticated and increasingly accessible to the public for online and offline payment transactions.

The implementation of payments using electronic money has been regulated based on a Bank Indonesia Regulation which has been regulated according to 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 (Electronic Money) is a means of payment that meets the elements of (a) issued on the basis of the value of money that was deposited in advance to the issuer; (b) the value of money is stored electronically in a media server or chip; (c) used as a means of payment to merchants who are not the issuers of the electronic money; (d) the value of electronic money managed by the issuer is not a deposit as referred to in the law governing banking.”³

According to this provision, electronic money is essentially a substitute for cash, Electronic Money is a payment instrument issued on the basis of the value of money that was deposited in advance by the holder to the issuer, which is stored electronically in a medium such as a server or chip, and the value of the money is not a deposits and are used as a means of payment to merchants who are not the issuers of the electronic money, issued on the basis of the value of the money deposited in advance by the holder to the issuer;

1. The value of money is stored electronically in a medium such as a server or chip;
2. Used as a means of payment to merchants who are not the issuers of the electronic money;
3. The value of electronic money deposited by the holder and managed by the issuer is not a deposit as referred to in the law governing banking.

The legal basis for Electronic Money Operation on the use of digital wallets has been regulated in:

1. Bank Indonesia Regulation Number 11/12/PBI/2009 dated April 13, 2009 concerning Electronic Money.
2. Bank Indonesia Circular Letter No.11/11/DASP dated April 13, 2009 regarding Electronic Money.

The use of digital wallets as a means of buying and selling transactions can provide the following benefits:

1. Provide convenience and speed in conducting payment transactions without the need to carry cash.
2. No longer receiving change in the form of goods (such as candy) because the merchant does not have change of small value (cash).

³ Peraturan Bank Indonesia Nomor 16/08/PBI/2014 Perubahan Peraturan Bank Indonesia Nomor 11/12/2009 (Lembaran Negara Republik Indonesia Tahun 2009).

3. Very applicable for mass transactions with small value but high frequency, such as: transportation, parking, toll roads, fast food, etc.
4. Money-related security risks such as loss, theft, fraud, and other issues will be reduced, as long as cashless media are used.
5. The non-cash payment system is more efficient, enabling the public and companies to reduce their operational costs, such as transportation costs for depositing money into the bank along with the cost of escorting it.

There are various types of digital wallets:

1. Go-pay

Go-Pay was founded by PT Dompot Anak Bangsa which started operating on September 29, 2014. Go-Pay, which is the first decacorn startup product in Indonesia, is a digital wallet service application with 90% active users. Based on IPrice data, 30% of the total e-money transactions in Indonesia come from Go-Pay. In 2019, Go-Pay managed to touch the transaction figure of USD 6.3 billion with a total of 70% obtained from Go-Jek transactions using Go-Pay as a payment method.⁴

2. Ovo

Ovo is a digital wallet service application founded by PT Visioner International and started operating on July 20, 2016. Ovo can be used for various kinds of transactions, such as offline transactions at Matahari Department and Lippo Mall, transportation transactions at Grab Indonesia, as well as for e-commerce transactions. Tokopedia. Until 2020, the number of users who use it repeatedly is recorded at 53% and 28% of users who choose ovo as the main choice.⁵

3. Dana

Dana started operation on 20 July 2016 by PT Espay Debit Indonesia Koe. As a newcomer to digital wallet applications in Indonesia, Dana immediately showed her tenacity as a pioneer of digital wallet applications in Indonesia. This is evidenced by the relatively stable active users from Q4 2018 to Q2 2019. Dana is a digital wallet service application in collaboration with Ant Financial and the Emtek group which is officially used for transactions in e-commerce Bukalapak via Buka Dompot.

4. LinkAja

LinkAja is a digital wallet service application that combines various SOEs, namely Telkomsel's T-Cash, Mandiri e-cash of Bank Mandiri, BNI's UniqueQu, Telkom's T-Money and BRI's T-Bank. Founded by PT Fintek Karya Nusantara (Finarya) and started operating on February 22, 2019. Until December 2019 LinkAja has

⁴ Yulianti, "Dompot Digital Saling Berebut Pasar" dalam <https://uzoneid.cdn.ampproject.org/v/s/uzone.id/amp/dompot-digital-saling-berebut-pasar?amp> diakses Sabtu, 02 Mei 2020.

⁵ Elsa Catriana, "Gopay, OVO, Dana, LinkAja, Mana yang Paling Banyak Digunakan Konsumen?" dalam <https://money.kompas.com/read/2020/02/12/142602626/gopay-ovo-danalinkaja-mana-yang-paling-banyak-digunakan-konsumen> diakses Senin, 16 November 2020

succeeded in connecting more than 40 million users by providing 200 telecommunication service packages, 3 thousand donation services, 250 thousand payments at local merchants, 380 e-commerce, 2500 filling stations (SPBU) to various transportation.⁶

5. Isaku

Isaku is one of the digital wallet applications which is a form of collaboration between PT Inti Dana Sukses (IDS), Indomaret, Bank Mandiri and started operating on October 10, 2017. The purpose of the establishment of iSaku is to answer the needs of the unbanked community. So they can access financial services without having a bank account. As of August 2019, isaku has managed to attract almost 6 million users, while the number of merchants is 23,583 with Indomaret anchor merchant 17,300 outlets and MSME partners (Micro, Small and Medium Enterprises).⁷

6. Jenius

Jenius digital wallet was founded by PT Bank Tabungan Pensiunan Nasional Tbk (BTPN) in August 2016. Jenius is an international digital website and debit card application. Through the Jenius application, users can open accounts to financial planning. In addition, Jenius also frees account creation fees, account closures and penalty fees. Until 2018, Jenius has achieved more than 1 million downloads on the Play Store and won the Best Digital Banking in Indonesia Country Award 2018 from the Asian Banker.⁸

7. Go-Mobile

Go-Mobile is a banking application issued by Bank CIMB Niaga to facilitate the use of mobile phone accounts. Go-Mobile started operating on March 27, 2013 and by 2016 the number of users had reached 1.25 million. This service is designed to meet the needs of CIMB Niaga customers to make it easier to carry out various banking activities anywhere and anytime.

8. Paytren

Paytren is a digital wallet service application that is used for various types of payments and purchases that provide various benefits and advantages in every transaction.⁹ Paytren was founded by PT. Veritra Sentosa Internasional and started operating on June 1 2018. Until 2019, the number of downloads for the Paytren

⁶ Fahmi Ahmad Burhan dan Cindy Mutia Annur, "GoPay dan LinkAja Bakal Kurangi Bakar Uang Tahun Depan" dalam <https://katadata.co.id/berita/2019/12/17/gopay-dan-linkajabakal-kurangi-bakar-uang-tahun-depan> diakses Senin, 16 November 2020.

⁷ Rio Ryzki Batee, "Telah Hadir Alat Pembayaran Alternatif Bernama i.saku" dalam <https://www.galamedianews.com/?arsip=235709&judul=telah-hadir-alat-pembayaran-alternatifbernama-isaku> diakses Senin, 16 November 2020

⁸ Jenius, "Cara Mudah Mengatur Kehidupan dan Keuanganmu" dalam <https://www.jenius.com> diakses Senin, 16 November 2020.

⁹ Staf PayTren, "Berbagai Manfaat dan Keuntungan Dalam Satu Genggaman" dalam <http://www.paytren.co.id> diakses Senin, 16 November 2020

application has reached 6 million, while the number of active users is approximately 2.5 million per month with a total transaction value of approximately 200 billion.¹⁰

9. Sakuku

Sakuku is a digital wallet created by Bank Central Asia Tbk (BCA) which has been operating since July 2009. Like other digital wallets, Sakuku's marketing target is the millennial generation who always follows technological developments. As of 2016, Sakuku has attracted approximately 60 thousand customers with 22% of the total active users.

10. DokuPay

Dokupay has been operating since March 25, 2013 by PT Nusa Satu Inti Artha. Until 2015, Dokupay has succeeded in attracting more than 1 million users with more than 22 thousand merchants and 15 banking partners. In 2016, Doku presented a payment service through a Quick Response Code (QR Code) scan which was the result of a collaboration with the PayByQr service from Dimo Pay. In a developing country such as Indonesia with a financial penetration rate of 35.8%, fintechs such as DokuPay can play a role in accelerating the expansion of the reach of financial services.¹¹

B. Buying and Selling Transactions in Islam

1) Definition of Buying and Selling

Buying and selling or trading in Arabic, namely al-Bai' means selling, replacing, and exchanging (something for something else). The word al-Bai' in Arabic is sometimes used to mean its opposite, namely the word ash-Syira' (buy). With such a work Muamalah, the word al-Bai' means "sell", but at the same time it also means "buy". The issue of buying and selling in Islamic jurisprudence is widely discussed by fiqh scholars, so that in various literatures there are discussions on the topic of Kitab al-Bai' (book of buying and selling).¹² In the book of Fiqh Prof. Dr. H. Hendi Suhendi, trading or buying and selling according to language means al-Bai', al-Tijarah and al-Mubadalah.¹³

Buying and selling is a natural human right, as stated by Prof. Dr. Ala 'Eddin Kharofa, namely: "Conducting sales is a natural right of people. In its reality, it is exchanging one form of money by another, in which the parties exchange ownership".¹⁴

As for buying and selling according to terminology, scholars differ in defining it, including:¹⁵

¹⁰ Wangi Sinintya Mangkuto, "Nilai Transaksi Paytren Capai Rp. 200 M Sebulan" dalam <https://www.cnbcindonesia.com/tech/20190303142618-37-58614/nilai-transaksi-paytren-capairp-200-m-sebulan> diakses Senin, 16 November 2020.

¹¹ Jeihan Kahfi Barlian, "Kolaborasi Doku dan Dimo Pay Hadirkan Sistem Pembayaran QR Code" dalam <https://swa.co.id/swa/trends/kolaborasi-doku-dan-dimo-pay-hadirkan-sistem> diakses Senin, 16 November 2020.

¹² Abdul Azis Dahlan, ed., *Ensiklopedi Hukum Islam*, Jilid 3 (Cet. I; Jakarta: PT. Ichtiar Baru Van Hoeve, 1996), h. 827

¹³ H. Hendi Suhendi, *Fiqh Muamalah* (Cet. VI; Jakarta: PT RajaGrafindo Persada, 2010), h.67-68.

¹⁴ Ala' Eddin Kharofa, *Transactions in Islamic Law* (Malaysia: A.S. Noordeen, 1997), h. 65

¹⁵ Andi Intan Cahyani, *Fiqh Muamalah* (Cet. I; Makassar: Alauddin University Press, 2013), h. 49-50.

- a. According to Hanafiyah scholars, buying and selling is the exchange of property (objects) with assets based on a special allowed method.
- b. According to Imam Nawawi, buying and selling is an exchange of property with property for ownership.
- c. According to Ibn Qudamah in the book al-Mugni, buying and selling is the exchange of property with property, to make each other's property.

From some of the definitions above, it can be understood that the essence of buying and selling is an agreement to exchange objects of value voluntarily between the two parties, one of which receives the objects and the other party accepts them according to the agreement or provisions that have been justified by syara' and agreed upon.

2) Basis or Legal Basis of Buying and Selling

a) Al-Qur'an

In QS Al-Baqarah/2: 198 which translates: There is no sin for you to seek bounty (sustenance from commerce) from your Lord. As for the QS Al-Baqarah/2: 275 which translates: Allah swt. has justified buying and selling and forbidden usury. Selling or bartering is more commonly used for trade and commerce as well as various kinds of transactions. According to Ibn Kathir, Umar bin Khattab still found some difficulties regarding this matter, because the Messenger of Allah. passed away before this matter could be resolved in detail. In the harshest language, usury is condemned and forbidden because they are the same as madmen.¹⁶

b) Hadith

In a hadith it is said that which means It has narrated to us al-Abbas bin al-Walid al-Dimasyqi has narrated to us Marwan bin Muhammad has narrated to us Abdul al-Aziz bin Muhammad from Dawud bin Salih al-Madini from his father said, I heard Abu Sa'id al-Khudri say, the Messenger of Allah said: In fact, buying and selling is based on likes and dislikes.¹⁷

In addition, in the hadith narrated by Ibn Jarir from Maimun bin Muhran that the Messenger of Allah. Saying which means: Buying and selling should be done voluntarily and consensually and by choice after an agreement is reached. And it is not lawful for a Muslim to deceive his fellow Muslims.¹⁸

c) Fiqh Rules

In muamalah fiqh, the origin of something is allowed as long as there is no evidence that forbids it. Basically, in things that are beneficial to humans, the law is that they can be used.

¹⁶ Abdullah Yusuf Ali, *Qur'an Terjemahan dan Tafsirnya* (Cet. I; Jakarta: Pustaka Firdaus, 1993), h. 111

¹⁷ Syaikh Salim bin 'Ied al-Hilali, *Mausuu'ah al-Manaahisy Syat'iyyah fii Shahiihis Sunnahan-Nabawiyyah*, Jilid 2, terj. Abu Ihsan al-Atsari, *Ensiklopedi Larangan Menurut Al-Qur'an dan AsSunnah*, Jilid 2, h. 248.

¹⁸ Ibnu Katsir, *Tafsir Ibnu Katsir*, Jilid 2 (Cet. 1; Kuala Lumpur: Victoty Agnecia, 1998), h.362

3) Pillars of Buying and Selling

According to the Hanafi school of thought, there is only one pillar of buying and selling, namely consent and acceptance. According to them, the only thing that becomes harmonious in buying and selling is the willingness of both parties to buy and sell. However, because the element of willingness is an element of the heart that is often invisible, an indicator that shows the willingness of both parties is needed. This indicator can be reflected in the Ijab and Kabul, or through the giving of goods and the price of goods to each other.¹⁹

This is different from the opinion of the majority of scholars who state that there are four pillars of buying and selling, namely:²⁰

- a) Persons with contract (seller and buyer);
- b) Sighat (pronunciation of consent and acceptance);
- c) There are goods purchased;
- d) There is an exchange rate for replacement goods.

4) People who are committed

Fiqh scholars agree that the person entering into the sale and purchase contract must meet the following requirements:

- a) Reasonable The sale and purchase carried out by a child who has not made sense is not legal. As for a child who is mumayyiz, according to the Hanafi school, if the contract he does brings benefits to him, such as receiving grants, wills, and alms, then the contract is valid. Conversely, if the contract brings harm to him, such as lending his property to someone else or giving it away, then the legal action is not justified according to Islamic law.
- b) The person performing the contract is a different person. This means that a person cannot act as a buyer and seller in at the same time as a seller as well as a buyer. For example, Rahman sells and buys his own goods at the same time, then the sale and purchase is not valid.

5) Terms of Sale and Purchase

Fiqh scholars agree that the main element of buying and selling is the willingness of both parties. This willingness can be seen at the time of the contract. Ijab and Kabul must be clearly disclosed in transactions that are binding on both parties, such as buying and selling and leasing contracts, and marriage contracts.²¹

If the ijab and kabul have been pronounced in the sale and purchase contract, then the ownership of the goods and money has changed hands. The goods that change hands become the property of the buyer and the exchange value or money changes hands becomes the property of the seller.

¹⁹ A. Djazuli, *Kaidah-kaidah Fikih: Kaidah-kaidah Hukum Islam dalam Menyelesaikan Masalah-masalah yang Praktis*, h. 78

²⁰ Abdul Azis Dahlan, ed., *Ensiklopedi Hukum Islam*, Jilid 3, h. 828

²¹ Abdul Azis Dahlan, ed., *Ensiklopedi Hukum Islam*, Jilid 3, h. 829

Fiqh scholars argue that the conditions for consent and acceptance are as follows:²²

- a) The person who pronounces it has grown up and has reason or has made sense, according to their differences in determining the conditions as stated above;
- b) Acceptance according to the consent. For example, the seller says: I sold this bag for ten thousand, and the buyer replies: I bought it for ten thousand.
- c) Ijab and acceptance are carried out in one majlis. That is, both parties who make the sale and purchase contract are present and discuss the same problem.

While the terms of sale and purchase in Islam are:

- a) Reasonable and mature and able to manage money.
- b) Self-will, making transactions must be voluntary or not because they are forced.
- c) Knowing, the parties must know the clarity of the goods and the selling price.
- d) The goods are pure, the goods being traded do not contain najis and are not haram goods.
- e) Useful goods, goods that are traded are useful and not wasteful.
- f) The goods are already owned, the seller already has the right to sell the goods
- g) Goods can be handed over, if the goods cannot be delivered, it will cause loss to one of the parties.
- h) Ijab and qabul in conducting transactions.

3. Research Method

This study uses data obtained from direct observations of digital wallet users among millennials using a Likert scale with 1 to 5 scores based on data obtained from digital wallet users.

The population in this study is the millennial community in the city of Makassar, there is no exact data yet on how many millennial consumers will be in Makassar. What is meant by millennial generation is population aged 15-30 years. Based on BPS data, the number of millennial generation is $\pm$ 300,000 people. . Because there is no definite data on the number of millennials who have digital wallets, this study took a sample of Snowball sampling where respondents who were known to have digital wallets were used as a source of information to get other prospective respondents up to 100 respondents.

The technique used in the data collection process in this study consisted of a questionnaire (questionnaire) and documentation which is a data collection technique through the documentation method, researchers investigate written objects such as books, magazines, documents, regulations and so on. This documentation is used to obtain information and explanations of knowledge and evidence. The questionnaire (questionnaire) is a data collection technique by providing a list of questions or statements to be answered by the respondents. In this case, the number and qualifications of the respondents are determined based on the sampling method.

²² Misbahuddin, *E-Commerce dan Hukum Islam*, h. 121.

4. Discussion

A. Research Results

The respondents studied in this study were the millennial community in the city of Makassar and the respondents were 100 people.

a. Respondents by Gender

No	Gender	Number of Respondents	%
1	Men	48	48%
2	Women	52	52%
Total		100	100%

b. Respondents by Age

No	Age (Year)	Number of Respondents	%
1	17 – 23	100	100%
Total		100	100 %

c. Respondents by occupation

No	Position	Number of Respondent	%
1	Student	100	100%
Total		100	100

1. Variable Description Test

The research variable consists of the dependent variable, namely the public's perception of the use of digital wallets (X). This survey uses a measurement scale with a Likert scale with the lowest weight being 1 (one) with a total of 100 respondents.

Description of the variable of public perception of the use of digital wallets. The description of respondents' response data regarding public perceptions of the use of digital wallets can be seen in the following table:

Questions	Respondents' Answer Level				
	Yes		No		
	F	%	F	%	
Do you have a digital wallet	85	85%	15	15	100 %

Based on Question 1, it shows that of all respondents, 100 people, 85 people (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.

Questions	Respondents' Answer Level		
What digital wallet do you use		F	%
	0	15	15%
	Ovo	36	36%
	Go-pay	31	31%
	Dana	11	11%
	Go-Mobile	7	7%
	Total	100	100%

Based on question no 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-Pay. Mobile is used by 7 people (7%) and 15 (15%) others do not use digital wallets.

Questions	Respondents' Answer Level			
	Agree (S + SS)		Not agree (KS + TS + STS)	
	F	%	F	%
Easy digital wallet working system I understand	94	94	6	6

Based on statement no. 3, it shows that in general respondents understand the working system of digital wallets, as many as 94 people (94%) know how to use a digital wallet and only 6 people (6%) do not.

Questions	Respondents' Answer Level			
	Agree (S + SS)		No Agree (KS + TS + STS)	
	F	%	F	%
How to use a digital wallet is easy for me to understand	89	89	11	11

Based on statement no 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 very mastered, this shows that using digital wallets is not too difficult for the community.

Questions	Respondents' Answer Level			
	Agree (S + SS)		Not Agree (KS + TS + STS)	
	F	%	F	%
For me, a digital wallet is practical to use	88	88	12	12

Based on statement no 5 shows that out of 100 respondents (100%), 88 people (88%) agreed or considered that digital wallets were very practical and only 12 people (12%) thought digital wallets were impractical.

Questions	Respondents' Answer Level			
	Agree (S + SS)		Not Agree (KS + TS + STS)	
	F	%	F	%
I don't need much effort to use digital wallet	92	92	8	8

B. Discussion

1) Public perception of the use of digital wallets

Based on the results of research on people's perceptions of the use of digital wallets in buying and selling transactions in an Islamic review. The public opinion is 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 community 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.

2) Review of Islamic Law on the Use of Digital Wallets in Buying and Selling Transactions

Buying and selling is a basic form of human economic activity and is an activity that is highly recommended in Islamic teachings. In the process of buying and selling activities using digital wallets, it 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 an amount of money equal to the money stored in electronic money media. The wisdom of the permissibility of buying and selling is to prevent humans from difficulties in mu'amalah. Digital wallets do not violate sharia rules in transactions because there are no elements of usury, gharar, or maysir elements. Digital wallets are only a tool to store money virtually where the value of the stored money is in accordance with the amount listed 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 terms is generally positive, because the use of digital wallets in transactions can make it easier for the community and using digital wallets is also more efficient than cash.

Based on a review of Islamic law, digital wallets do not violate sharia rules in transactions because there are no elements of usury, gharar, or maysir elements. The digital wallet is only a tool to store money virtually where the value of the stored money is in accordance with 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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