



Process of Buying and Selling of 3kg LPG with Cashless System for Welfare of the Base Owner Reviewed from Islamic Economic Perspective

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Abstract

This study analyzes the process of buying and selling of 3kg LPG with a cashless system to the welfare of the base owner reviewed from the perspective of Islamic economics. This study used qualitative research methods to understand the phenomena experienced by the research subject in behavior, perception, motivation, action, and others, then describe the state of the researcher's object about the conformity between theory and reality (empirical) that occurs. The results showed that in accordance with the Islamic perspective, Buying and Selling with a cashless system is considered legitimate. From the information of key informan, namely AM, TM, RA, and JN, this transaction system can provide welfare from the Islamic point of view, namely maintaining religion (hifzud-din), guarding the soul (hifzun-nafs), guarding the mind (hifzun-aql), guarding offspring (hifzun-nasl) and guarding property (hifzun-maal). According to Islam, LPG gas is an item that deserves to be transacted, because it is a good that is needed, so that the existence of these goods is very helpful for the community in meeting the needs of food or treason, as well as other natural gas such as fuel which is also beneficial for humans.

Keywords: *LPG Gas; Cashless; Well-Being*

Introduction

Fuel oil is the primary need and driving the wheels of the economy in Indonesia. Because fuel is an important commodity, and is used by many people, the distribution and price are determined by the Government, because fuel prices greatly affect Indonesia's economic performance. So, to stabilize fuel prices in the community, the Indonesian government set a fuel subsidy policy.

The issue of the world's dwindling fuel oil reserves is a strong reason for the government to convert fuel gas that is still available in large quantities, then the government urges people to use an LPG gas that at the time, were given a gas stove and 3 kgs tube for free.

In the 3 kg LPG distribution flow, the first is from the LPG depot managed by PT. Pertamina (Persero) through its subsidiaries (in Indonesia there are about 15 LPG depots spread across 5 regions). Then from the LPG Depot, the next line is called SPPBE (LPG Bulk Filling and Transportation Station) which is owned and managed by a private legal entity that is an associate of PT. Pertamina (Persero), then

after that the LPG package was received by LPG agents, namely private parties who are legal entities and also become partners of PT. Pertamina (Persero) (in Indonesia at the end of 2018 there are about 1,500 LPG agents) and furthermore as the spearhead is called sub agent or LPG base which currently has 130,000 bases spread throughout Indonesia that have converted to 3 Kg LPG.

Along with the development of technology, PT. Pertamina (Persero) began to prepare and change the payment transaction system from the base to the agent, from the original cash and manual system, then since October 2016 PT. Pertamina (Persero) began implementing a cashless system for payment transactions from the base to the agent. Pertamina cooperates with "Pertamina Perception Bank" both a State Own bank (BNI, BRI, MANDIRI) and Private (BCA) to implement a special cashless transaction program from base to agent.

In accordance with Pertamina's provisions issued through an official letter from the Directorate of Marketing *domestic gas region manager V*, number 1955 //F15450/2016-S3, regarding the use of cashless payment redemption base redemption to LPG agent of 3 Kg. The base is required to choose one of the banks mentioned above to carry out its transactions. If the base does not want to make this cashless transaction, then the base will not be served / delivered goods. That is, all bases that are officially under the guidance of agents and registered in a system on the simol3k web, must follow this rule.

Discussion

Selling

Buying and selling is one of the exchange transactions of goods that have value, where one party sells the goods, and the other party buys them according to the agreement. Buying and selling is also a way to earn money to meet the daily needs of mankind. Selling goods with good quality, as well as giving a price that is in accordance with the quality of the goods to be sold. In the case of profit taking the seller or merchant may take advantage of a few percent of the selling price of the goods.

Islam allows anyone to freely exchange or trade goods and services. It is strictly forbidden in Islam for anyone to take other people's property in an unjust or vanity way. The topic of fairness and propriety is very important and widely discussed, especially in the case of exchange and buying and selling of goods and services.

Hadith Related to Buying and Selling

From Ibn Umar *Radliyallaahu 'anhu* that the Prophet *Shallallaahu 'alaihi wa Sallam* said: "If two people do a sale and purchase then each person has the right of *khiyar* (choosing between canceling or continuing to buy and sell as long as they have not separated and are still together; or as long as one of the two does not specify *khiyar* on the other, then they sell on that basis, then be the trade. If they separate after buying and selling and each person does not undo the sale and purchase, then be the buying and selling." *Muttafaq Alaihi* according to Muslim history.

Get Along Well and Sell Terms (*Bai' Al Murabahah*)

People who make a buying and selling contract (Seller and Buyer), The conditions:

- Sensible
- *Balig*
- Entitled to Use His Property

Goods that are traded, have conditions:

- The goods are halal goods
- Goods have benefits
- Items are available
- Ownership of the goods is clear
- Substances, forms, levels and properties are known to both parties

The value of the sold goods has the following conditions:

- Have a clear selling price and definite amount
- The exchange rate of goods can be submitted at the time of the transaction
- If the transaction is carried out by barter (*Al Muqayadah*), then it cannot be with illegal goods. *Sighat (ijab and kabul)*
- *Ijab* is the seller's word at the time the transaction is made
- *Kabul* is the buyer's word at the time the transaction is made

Prohibition of Buying and Selling

Among the prohibitions in buying and selling are:

- 1) Buy goods above the market price.
- 2) Buy items that have been purchased or ordered by others.
- 3) Selling or buying goods by way of cheating / deceiving (lying).
- 4) Hoarding goods sold so that prices rise because they are needed by the community.
- 5) Prevent others from knowing the market price to buy their goods.
- 6) Hurt the seller or buyer to make a transaction.
- 7) Hiding defects of goods to buyers.
- 8) Sell goods by way of credit in exchange for a set interest.
- 9) Selling or buying illegal goods.
- 10) Buying and selling with bad purposes such as to damage general peace, narrow market movements, harm competitors, etc.

Cash Transactions (Cash Based)

This is the most conventional transaction, which uses kartal money consisting of banknotes and coins. In Indonesia itself, the right to print kartal money is Bank Indonesia (The Indonesian Central Bank) through Central Bank Law No. 13 of 1968 article 26 paragraph 1. Payment using kartal money is indeed most found in everyday life because it is easy to use for transactions with a small nominal.

Cashless Transactions

One of the existing technologies in the financial sector that is now often used is a cashless payment method or transacting without having to use of physical money—using some kind of electrical money. That way, humans will be easier to make financial transactions anywhere. Cashless is a word that linguistically means not to use cash. Currently cashless refers to the use of digital forms of payment instead of cash for the payment of various transactions made by individuals.

a. Legal Basis of Non-Cash / Cashless / E-money Transactions

Bank Indonesia first issued a permit on E-money in 2009 through Bank Indonesia Regulation **Number: 11/12/PBI/2009**. Then refined through BI Regulation No. 20/6/PBI/2018.

b. Cashless / E-money Transaction Terms

With the understanding of E-money, Electronic Money is a means of payment that meets the following elements:

- Issued on the basis of the value of money deposited in advance by the holder to the issuer.
- The value of money is stored electronically in a medium such as a server or chip.
- Used as a means of payment to merchants who are not issuers of such electronic money, and
- The value of electronic money deposited by the holder and managed by the issuer is not a deposit as intended in the law governing banking.

Advantages and Disadvantages of Cashless / E-money Transactions

Excess

- a. More practical and safer
- b. Lower the cost of managing physical money
- c. Economic planning is more accurate
- d. Increases money circulation

Deficiency

The biggest drawback of non-cash financial transactions is that not everyone has enough knowledge in conducting digital transactions so that their reach is still limited to urban centers and surrounding areas. Therefore, it can be said that it is difficult to implement non-cash financial transactions in rural communities that are still not technologically literate and have difficult internet access.

Especially if they are illiterate and poor. Therefore, the lack of proper infrastructure and education among citizens is a real obstacle in this cashless transaction system.

Cashless / E-money Concept from Islamic Economic Point of View

The National Sharia Council of the Indonesian Ulema Council (DSN MUI) has issued a fatwa relating to electronic money, and stated that electronic money can basically be derived from the conditions: Electronic money is a means of payment that meets the following elements:

1. Issued on the basis of the nominal amount of money deposited in advance to the issuer;
2. The nominal amount of money is stored electronically in a registered medium;
3. The nominal amount of electronic money managed by the issuer is not a deposit as intended in the law governing banking; and
4. Used as a means of payment to merchants who are not issuers of electronic money.

Contracts Used in Cashless / E-money

The contract between the issuer and the holder of electronic money (*e-money*) is a *wadi'ah* or *akad qardh*. In the case of the contract used is the *wadi'ah* contract, then the provisions and restrictions of the *wadi'ah* contract are as follows:

1. The nominal amount of electronic money is a deposit that can be taken/ used by the holder at any time;
2. The amount of electronic money deposited may not be used by the recipient of the deposit (issuer), except with the permission of the cardholder;
3. In the case that the nominal amount of electronic money deposited is used by the issuer with the permission of the cardholder, then the deposit contract (*wadi'ah*) changes to the loan agreement (*qardh*), and the responsibility of the recipient of the deposit is equal to that of the holder responsibility in the *qardh* contract;
4. The relevant authorities are obliged to limit the issuer in the use of deposit funds from cardholders (*float funds*);
5. The use of funds by the issuer should not conflict with the principles of syariah and the rules of the inviter.

Among the contracts that can be used by issuers with parties in the implementation of electronic money (principals, *acquirers*, merchant merchants, clearing organizers, and final settlement organizers) there are *ijarah* contracts, *ju'alah* contracts, and *wakalah bi al- ujah* contracts.

Among the contracts that can be used between issuers and agen of digital financial services are *ijarah* contract, *ju'alah* contract, and *wakalah bi al-ujrah* contract. DSN MUI also added rules regarding electrical money, namely the nominal amount of electronic money in the issuer must be placed in Islamic banks, as well as in the case of k artu used as Electronic money media is lost then the nominal amount of money in the issuer should not be lost. The use of electronic money has a dominant human dimension so that it does not conflict with the divine dimension of the Islamic purpose.

Buying and Selling Natural Gas and Government Subsidies in an Islamic Perspective

According to Islamic rules, natural wealth is part of common ownership. This common ownership must be managed by the state. The results are left to the welfare of the people in general. Instead, it is illegal to hand over the management of public ownership to individuals, private, moreover foreign.

Among the guidelines in the management of public ownership, among others, refer to the word of the Prophet (SAW):

الْمُسْلِمُونَ شُرَكَاءُ فِي ثَلَاثٍ فِي الْمَاءِ وَالْكَأْلِ وَالنَّارِ

Muslims unionize (have equal rights) in three respects: water, grass and fire (Hr. Ibn Majah).

The Prophet also said:

ثَلَاثٌ لَا يُمْنَعَنَّ الْمَاءُ وَالْكَأْلُ وَالنَّارُ

Three things that should not be monopolized: water, grass and fire (HR Ibn Majah).

Mau al-iddu is water that is abundant so that it flows constantly. The hadith is like a salt mine that contains a lot of water with running water. Originally the Apostle (peace be upon him) gave a salt mine to Abyadh. This indicates the ability to give a salt mine (or another mine) to someone.

However, when the Apostle SAW learned that the mine was a large enough mine, described as water that kept flowing, then he retracted the gift. With its very large content, the mine is categorized as a

joint property (public property). Based on this hadith, all public property must not be controlled by individuals, including private and foreign.

Of course, the focus in the hadith is not "salt", but the mine. In this context, Al-Allamah Shaykh Taqiyuddin an-Nabhani quoted Abu Ubaid as saying, "When the Prophet (SAW) learned that the mine (like) flowing water, which is a never-ending object, such as springs and drill water, he retracted his gift. This is because the Sunnah of the Prophet (SAW) in the matter of field, fire and water states that all human beings are allied in the matter. Therefore, he forbade anyone to have it, while others were hindered."

As a result, according to Islamic rules, mines that are very large in number both salt and other than salt such as coal, gold, silver, iron, copper, tin, petroleum, gas and so on, are all mines categorized as public property as covered in the meaning of hadith above.

Welfare

Some views on well-being in an Islamic perspective (Basri, 2005):

First, judging from his understanding, prosperity as stated in the Great Dictionary of Indonesian is safe, sentosa, peaceful, prosperous, and safe (regardless) of all kinds of distractions, difficulties, and so on. This understanding is in line with the meaning of "Islam" which means safe, sentosa, safe and peaceful. From this understanding it can be understood that the problem of social welfare is in line with the mission of Islam itself. This mission is also the apostolic mission of the Prophet Muhammad SAW. As stated in the verse that reads:

وَمَا أَرْسَلْنَاكَ إِلَّا رَحْمَةً لِّلْعَالَمِينَ

And we did not send you, but to (be) a mercy to the universe. QS.Al-Anbiya': 107

Second, in terms of content, it can be seen that all aspects of Islamic teachings are always related to social welfare issues. The relationship with Allah SWT, for example, must be accompanied by a relationship between human beings (*habl min Allah wa habl min an-nas*). Similarly, the advice of faith is always accompanied by the advice of doing pious charity, in which it is the theme of realizing social welfare. Furthermore, the basic teachings of Islam (Rukun Islam), such as saying two sentences of shahada, prayer, fasting, zakat, and Hajj, are very related to social welfare.

The Islamic welfare Indikator is the fulfillment of the following needs (Zadjuli in Huzaini, 2013):

1. *Ad-dien*: has carried out the five pillars of Islam (shahada, prayer, fasting, *zakat* and *Hajj*).
2. *An-nafs*: the fulfillment of a safe life from all threats to the soul and body
3. *Al-aql*: the fulfillment of educational needs for his family
4. *An-nasl*: fulfillment of good offspring (not doing ma'siyat)
5. *Al-maal*: the fulfillment of clothing needs, food, boards and other wealth.

The Purpose of PT. Pertamina (Persero) to Implements Cashless Payment System

The purpose of using cashless payment is to facilitate the monitoring of certain LPG prices at the agent level, improve LPG agency trading to be more efficient and well organized, and as a form of education to agents and agent bases to be able to transact non-cash. In addition, the reason for the procurement of cashless payment methods is because of the increasing needs of LPG in the community which is getting higher and provides a good image to companies with method to provide education about the benefits of such transactions electronic for the community.

Research Methodology

Type of Research. This research uses a qualitative approach, with the type of research is field research.

The research location was chosen deliberately (purposive) namely in Central Lombok Regency with consideration because the area there is an area that represents urban areas whose community conditions are modern in terms of technology, namely in Praya City as the Regency Capital and there are rural areas and other regency borders with community conditions whose understanding of technology tends to be left behind.

Data Source and Type. Primary data is data obtained directly from the source data source and recorded for the first time. Secondary data is data collected by others with their own purposes and has a categorization or classification according to their needs. In this study, researchers used primary data types and secondary data.

The Instrument of Purification. In qualitative research, the main instrument is the researcher himself, but then after the focus of the research becomes clear, it is likely to be developed a simple research instrument, which is expected to complement the data and compare the data that has been found through observation and interview. Researchers will plunge their own spaciousness, both on the grand tour question, focused and selection stage, conduct data collection, analyze and make conclusions.

Data collection techniques

- a. Observation
- b. Interview
- c. Documentation.

Data Analysis Techniques

Analysis during the miles and hubarman model fields in Sugiono (2014) data analysis consists of three flow of activities that occur together, namely data collection, data reduction, data presentation and conclusion or verification.

- a. Data reduction
- b. Data Presentation
- c. Draw conclusions.

Data Triangulation

Triangulation is a technique of checking the validity of data that utilizes something else. In this study, researchers triangulated data with reference to Moleong (2011), the test of the validity of data in qualitative research used to achieve the standard has four criteria as follows:

1. Trust (*credibility*)
2. Transferability
3. Dependability
4. Certainty (*confirmability*).

Data Validity Test

In establishing the validity of the data in this study is carried out by triangulation techniques where the researcher performs by:

1. Checking with data sources obtained by interviewing cashless transaction actors.
2. Checking using methods, be it through observation, interviews or face-to-face with informants and related documentation about *cashless* transactions in Central Lombok Regency.
3. Checking through existing theories, namely behavior theory, consumer behavior, welfare theory and Islamic buying and selling.

Discussion

Buying and Selling with Cashless System: Perspective of Islamic Economics

Buying and selling is one of the exchange transactions of goods that have value, where one party sells the goods, and the other party buys them according to the agreement. Islam allows anyone to freely exchange or trade goods and services. According to the information of expert informants AM the concept of buying and selling correctly according to Islamic teachings is:

- The Holy Qur'an calls on Muslims to exchange through buying and selling or so-called *tijarah* and accompanied by mutual agreement, namely *tarad*.
- In Arabic, the word "Al Bay" means buying and selling, which literally has the meaning of exchange.
- Buying and selling in Islam is the exchange of an item for other goods, or obtaining ownership of an item paid through a compensation or *iwad*.
- There are many rules and prohibitions written in the Qur'an regarding the pillars and conditions of buying and selling in Islam.

Here are some important provisions that must be in the pillars and conditions of buying and selling in Islam:

- Sellers and buyers who transact
- Goods or services to be traded
- Prices that can be measured by the value of money or other goods
- Handover

The 3kg LPG Gas Buying and Selling Transaction Process with Cashless System for Base Welfare

The enactment of the cashless policy makes TM informants feel more helped in terms of property storage and ease of transactions. According to researchers this is included in Islamic welfare because with the program, Islamic welfare indicators can be met, such as:

- *Ad-dien*: has carried out the five pillars of Islam (shahada, prayer, fasting, zakat and Hajj). Informant TM hopes that from his work can collect treasures to fulfill the fifth pillar of Islam, namely *Hajj*.
- *An-nafs*: the fulfillment of a safe life from all threats to the soul and body. Like keeping money in the bank can avoid crimes such as theft or robbery.
- *Al-aql*: the fulfillment of educational needs for his family. From his job now, TM informant hopes to provide education for his children to the college level in order to have provisions in obtaining a decent job.
- *An-nasl*: the fulfillment of good offspring (not doing *ma'siyat*). With high education increases the quality of life of a person so that they can distinguish right and wrong in order to avoid things that are prohibited by religion.

- *Al maal*: in terms of property storage, TM informants feel safe their property is stored in the bank.

3kg LPG Buying and Selling Transaction with Cashless System / Cashless Islamic Perspective

Departing from the field facts above the Prophet (SAW) strongly emphasizes the importance of financial records. Even Rasulullah SAW educates specifically a number of friends to master the profession. The main purpose of recording (bookkeeping) is to find out the estimated debt, receivables and money turnover conditions related to income and expenditure and minimize fraud.

The same thing was done by the government by issuing an official letter from the Directorate of Marketing *domestic gas region manager V*, number 1955 / / F15450 / 2016-S3, regarding the use of *cashless payment* redemption base to LPG 3 Kg agents solely to facilitate in recording or in monitoring transactions made by the base to agents in the distribution of LPG 3kg gas, so as to minimize all forms of fraud both in terms of receivable debts, price, manipulation of counterfeit money or in terms of violence such as theft or robbery.

So that in the goal of Islamic economics the activity in achieving benefit (*maslahah*) is to avoid all things that bring *mafsadah* (damage to humans). It can be done by *way of min haytsu al-wujud*, namely by working on all forms of activities in the economy that can bring benefits. And in the way *min haytsu al-adam* is to fight everything that can hinder the course of the benefit itself.

Related to the sale and purchase of LPG gas in Islam, according to expert informants that LPG gas is an item that is worth transacting, because the goods are items that are needed so that the existence of these goods is very helpful for the community in meeting the needs in the form of food or food. *Khamar*, drugs and other illegal objects, are not legally the object of buying and selling, because these objects are not beneficial to humans in the view of shari'a.

Conclusion

1. Cashless system in the perspective of Islamic Economy is considered valid because even though payments are made by machine (ATM or Phonenumber) using features that develop according to technological advances are not viewed as sellers but rather a payment method used by sellers and buyers. In this case the seller is the company that produces the goods.
2. Process of Buying and Selling 3kg LPG Gas with cashless system against the welfare of the Base. From the information of key informants, namely AA, TM, RA and JN this transaction system can provide welfare from the Islamic point of view, namely: Maintaining religious values and carrying out their teachings (*hifzud-dien*). Fostering values that are able to maintain the safety of the soul and household / community (*hifzun-nafs*). Upholding the values that guarantee genius human thought (*hifz-aql*). Build values that are able to ensure the economic development of a mutually beneficial family / society (*hifz-maal*). Building values that are free to choose (be in accordance with the truth believed) polite, civilized and moral high (*al-tahsiniyyat*) in the order of togetherness and build family values in the fairy of community, nation and state life (*al-hajiyat*).
3. The 3kg LPG Buying and Selling transaction with cashless is align with Islamic Perspective. Referring to the purpose of the enactment of a cashless system so that in the islamic economic objectives the activity in achieving benefit (*maslahah*) is to avoid all things that bring *mafsadah* (damage to humans).

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