

Implementation Of Payment Card System Through Salary Deduction In The Islamic Perspective

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ARTICLE INFO	ABSTRACT
<p>Keywords: Payment card, Islamic perspective, multi purposes cooperative</p>	<p>The aim of this research is to find out how the payment card system is implemented through cutting the basic salary of employees at the multi-business cooperative PT Agro Muko and also to find out the Islamic perspective regarding the implementation of the payment card system through cutting the basic salary. This research is qualitative research with a phenomenological research approach. Data collection was carried out by means of observation, interviews and documentation. Data analysis uses data reduction methods, data presentation and drawing conclusions. Data validity is carried out by source triangulation. The results of this research explain that the implementation of the payment card system uses cards created by the cooperative. This card contains identity and a barcode in its application. The barcode will be scanned when the transaction is carried out, then the cooperative will know the identity of the member making the transaction and the nominal amount of the transaction. From an Islamic perspective, the application of this payment card system is permitted. Because in its implementation this system does not use usury and its implementation is carried out in a transparent manner. So that in implementing this system there are no prohibitions in Islamic law.</p>

INTRODUCTION

A cooperative is an association formed to enhance collective welfare through activities and efforts to meet the shared needs of its members. As a form of enterprise, cooperatives are characterized by emphasizing the values of togetherness and camaraderie. In Indonesia, cooperatives operate in various sectors to achieve the general well-being of the community.

The role of cooperatives is highly significant in establishing joint efforts for individuals with economic limitations. Through various economic activities, cooperatives make a substantial contribution to supporting the improvement of socio-economic conditions in the community. The

Indonesian government is also seriously attentive to the growth and development of cooperatives in the country, particularly with the aim of advancing the position and conditions of individuals facing economic limitations. This reflects the government's commitment to creating an inclusive and sustainable business environment. (Sapka Mawarzani dan Marazaenal Adipta, 2020).

The Multipurpose Cooperative (KSU) PT Agro Muko is the first cooperative within PT Agro Muko. Established in 2008, this cooperative was proposed by employees of PT Agro Muko with the aim of creating welfare for the company's employees. The cooperative comprises 11 branches in each estate and will expand as PT Agro Muko's areas grow. Its primary goal is generally to assist PT Agro Muko's employees in improving their economic well-being.

The non-cash payment system is a payment method that does not involve physical cash but utilizes innovations in banking services such as electronic transactions (e-banking). This is realized through the use of non-cash payment systems, which include the use of cards (such as debit/ATM cards and credit cards), electronic money (e-money), as well as clearing and RTGS transaction processes. Card-based electronic payment systems have the potential to replace the function of physical cash in various transactions. (Ayu Nursari, I wayan Suparta dan Moelgini Yoke, 2019).

Observing the development of electronic money, business practitioners need to change their payment patterns through electronic or non-cash systems to attract consumers to their offered products. This can be one of the business strategies that will capture consumer interest. One of the systems that can implement the advancement of payment card systems is cooperatives. The aim is to assist in making transactions more practical and effective.

METHOD

This research applies a phenomenological approach, which is a type of study that focuses on how people describe and experience a phenomenon through their sensory perceptions. Phenomenology, in this context, reflects an effort to understand consciousness as experienced by individuals who are the subjects of the research. The applied research method is qualitative descriptive, with the aim of generating data in the form of written descriptions or information from direct interviews with relevant individuals, as well as observed behaviors within the context of this research. (Mudjia Rahardjo, 2018).

This research employs a qualitative descriptive research method with a case study research approach. The researcher will collect data based on existing phenomena by conducting direct observations to gather information. In this study, the researcher will observe predetermined phenomena and collect various data from the observations and interviews. The research findings are then collected and developed by the researcher to structure the study. This research is conducted at the cooperative PT Agro Muko as one of the cooperatives implementing advancements in the payment system using the payment card system.

The primary data to be used will be sourced from observations and interviews. The researcher will conduct interviews with the cooperative manager or assistant, payment locations or cashiers, and also directly with cooperative members. Subsequently, the researcher will document the observation results as evidence that the data source is indeed directly obtained from the interviews to obtain primary data. Following this, secondary data will be utilized. Secondary data refers to pre-existing data such as documents, books, research, and so on. (Titin Pramiyati, 2018)

RESULT AND DISCUSSION

Implementation of the Payment Card System by Cutting Basic Salaries in Multi-Purpose Cooperatives

In a transaction, there are various methods of implementation. The types carried out by the multipurpose cooperative PT Agro Muko also fall into two categories. These transaction types have

been implemented in the multipurpose cooperative PT Agro Muko, as revealed in the interview with the cooperative manager, Mrs. Heni Herlina. The following are the interview results."

How is the implementation of the payment system using cooperative member cards or payment cards? Here are the results of the interview with Mrs. Heni Herlina, the cooperative manager:

"The implementation of the payment card system uses cooperative cards created by the cooperative itself. This card contains the identity of each cooperative member. Then, the card features a barcode that will be used for scanning to detect the member's identity by the cooperative. The amount of the transaction is also detected by the cooperative. Clearly, everything is using automatic technology designed by the cooperative."

In the payment system implemented at the PT Agro Muko multipurpose cooperative, there are two types of transactions. The first is cash payment, and the second is payment using cards. In practice, direct or cash payments involve the use of physical currency. On the other hand, the payment card system at the PT Agro Muko multipurpose cooperative uses specially created cards for cooperative members.

The implementation of the payment card system at the PT Agro Muko multipurpose cooperative utilizes cards that contain the identity of cooperative members and a barcode for scanning during transactions. The efficiency provided by this payment card system is also beneficial as it saves time during transactions and does not overly strain the cashier on duty. This aligns with the interview with one of the cashiers, Evi, as follows:

"So far, the efficiency of this payment card has had a positive impact on cooperative members and cooperative management. It is more practical in implementation and saves time. Previously, the payment system did not use cards, so it took longer to calculate shopping transactions. But with this payment card system, it can save time, and those working in the cashier department don't get too tired."

The security system provided by the payment card system is very secure as, until now, there has not been any error in its implementation. The payment card system also has a positive impact, namely assisting cooperative members. Many cooperative members have benefited from this payment system because they consider the payment transactions to be practical and easy to implement.

There has been an error in the implementation of this system, but the mistake arose from the cooperative member and the cashier who was not careful in applying the payment card system. The mistake was that the cashier granted permission for shopping to the child of a cooperative member without the knowledge of the child's parent. As a result, the cooperative implemented a new rule that only cooperative members and their spouses are allowed to use the payment card. This aligns with the interview with Mrs. Heni Herlina, the cooperative manager; here are the interview results:

"An error did occur in the past. At that time, a child of a cooperative member made a purchase using the cooperative card. The parent of the child was unaware that the child made a purchase using their card. The cashier then processed the transaction for the child because the child claimed to have obtained permission from their parent. However, when the parent saw the deduction from the cooperative shopping that did not match, the cooperative provided a record of the member's purchases. The cooperative also checked the CCTV footage to determine the time and date of the transaction. This led the cooperative to change the rule that only the cardholder and the cardholder's spouse are allowed to make transactions."

Islamic Perspective Regarding the Implementation of a Payment System Through Deduction in Basic Salary

In the payment card transactions, a debit and credit agreement is used. The cooperative will deduct the basic salary from the cooperative member according to the transaction amount. The

deduction made by the cooperative does not seek to profit from the deductions. There is no administrative fee in the implementation of this payment card transaction, and there is also no fee for the creation of the cooperative card. Cooperative members conducting transactions are informed of the transaction amount and outstanding amount, which is evidenced by the cooperative member's salary slip and the purchase receipt at the time of the transaction. This aligns with the interview results from Mr. Al Fikri Fauzi Nasution, the cooperative administrator.

"All purchase transactions using the card do not have additional amounts or administrative fees. The cooperative card, created by the cooperative, is also provided without charge. This can be verified by the cooperative member checking the total amount of purchases during the transaction. Then, during the salary receipt, there is a salary slip that includes the deduction for cooperative purchases with the same amount. So, in line with the cooperative's founding goal of providing convenience for its members, the cooperative does not impose additional fees on transactions. In these transactions, the cooperative ensures transparency in every transaction. We do not conceal any details, whether it be the transaction amount or administrative fees."

Surah Al-Baqarah, verse 282, serves as the foundation for the Islamic perspective on the payment card system through the deduction of basic salaries implemented by the PT Agro Muko multipurpose cooperative. The transactions conducted by this cooperative are permissible or halal in their application. This is because the transactions are carried out transparently, debts and credits are recorded according to the transaction amount, and there are no additional fees in their implementation.

Interest-based loans are considered haram (not permissible) and repulsive because they are unethical, attracting disapproval and condemnation from Allah. Therefore, Muslims are obligated to refrain from engaging in any interest transactions (Romi Adetio Setiawan, 2023). The transactions within the PT Agro Muko multipurpose cooperative, it is free from usury. This is in line with the interview results from Al Fikri Fauzi Nasution, the cooperative administrator; here are the interview results:

"All purchase transactions using the card do not involve any additional amounts or administrative fees. The amount of the purchase on the purchase receipt will be the same as the deduction shown on the salary slip received by each cooperative member. So, in line with the founding goal of this cooperative, which is to provide convenience for its members, the cooperative does not impose additional fees on transactions. In these transactions, the cooperative ensures transparency in every transaction. We do not conceal any details, whether it be the transaction amount or the amount owed by cooperative members.

"The payment card system also has a positive impact, namely assisting cooperative members. Many cooperative members find this payment system helpful because they consider it practical and easy to use. Cooperative members are greatly assisted by the shopping system using this card. They can shop for daily needs even if they don't have cash. They also know that their salary for the next month will be deducted according to the spending amount of each cooperative member."

CONCLUSION

The implementation of the payment card system in the PT Agro Muko multi-purpose cooperative involves the use of special cards created exclusively for cooperative members. In its application, these cards contain identities with barcodes on each cooperative member's card. The card is scanned by cooperative personnel or cashiers when making shopping transactions using the card.

This transaction system is carried out transparently without any hidden aspects in each transaction. The use of the payment card with salary deduction is allowed in Islam, as long as the nominal amount spent by the cooperative member is equal to the deducted salary amount.

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