

Islamic Law Perspective in the Application of My Pertamina as a Non-Cash Payment System and Control of Fuel Subsidy Flow

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ABSTRACT

The goal of this study is to determine the flow of non-cash payments utilizing the My Pertamina application and the *maslahah mursalah* perspective. This study employs a literature review or literature study with secondary data sources from journals, books, theses, dissertations, and websites that give credible data for qualitative descriptive analysis. The results of the study indicate that the flow of payments using the My Pertamina application can be made in cash or non-cash using the LinkAja application or a debit/credit card, and the application of the My Pertamina application as a non-cash payment system for purchasing fuel at gas stations is not appropriate from the perspective of *maslahah mursalah*. Because some requirements for the adoption of *maslahah mursalah* as Islamic law legislation cannot yet be satisfied. The purpose of this research is to gain a better understanding of the flow of non-cash payments and their application in the My Pertamina application in terms of the benefits of the *mursalah*, so that My Pertamina can realize the benefits of the *mursalah* for the broader community and innovate in the future to increase the level of public trust in the My Pertamina application.

Keywords: *My Pertamina, fuel subsidy, maslahah mursalah, maqasid sharia*

INTRODUCTION

The Indonesian government has long since joined the era of digitalization as a result of the 4.0 industrial revolution (Hamid et al., 2022), which has led in the emergence of several new technologies in various fields of endeavor. Every industry, including SOEs, is working harder to compete in a free market that is expanding at a faster rate as a result of the continued advancement of technology (Fakhar Manesh et al., 2021). The end of PT Pertamina's market monopoly came in July 2004, when the government issued the first license for the retail selling of gasoline products to a foreign private enterprise. This can facilitate Pertamina's distribution of fuel to meet the ever-increasing demands of users. Recent controversy has surrounded the

increase in subsidized fuel prices, making it difficult for Pertamina to promote its products, especially fuel oil (Leung et al., 2019).

Public relations is one of the strategies that can be utilized to solve this issue. Public Relations aids in the monitoring of concerns that can damage the company's relationship with the public. With this Public Relations, we can also promote the company's products more generally, as it is backed by improvements in information technology that have enabled the sharing of advanced features, allowing us to obtain information sources, particularly product information (Ki et al., 2021; Koçak, 2018; Shi et al., 2020).

Based on these conditions, the government attempts to promote a product, namely fuel products, by launching new ideas by utilizing technological advancements. In collaboration with members of State-Owned Enterprises, the government creates a website-based application for digital financial service providers known as My Pertamina. This program connects with the LinkAja digital wallet, where only non-cash transactions can be made (Iheanachor & Umukoro, 2022).

The usage of non-cash payments has expanded beyond e-commerce and into other economic sectors, including the purchase of gasoline at petrol stations. In conjunction with this program, PT Pertamina (Persero) offers clients points and rewards via the My Pertamina application. The deployment of fuel purchases through the My Pertamina program elicited a variety of responses from the public. The community's responses are then shared on their individual social media platforms with a variety of comments, some of which are positive, but not few of which are negative (Kredina et al., 2022).

METHOD

This study is a qualitative descriptive analysis utilizing a phenomenological methodology. This study's data gathering method is based on a library study/literature review, with documents pertinent to the research issue serving as sources (Habersang & Reihlen, 2018). Application of the My Pertamina application as a non-cash payment system and control of the flow of gasoline subsidies from the standpoint of *masalah mursalah* is the focus of this study. While the subjects of this study are the community or parties responsible for implementing the non-cash payment of discounted fuel through the My Pertamina application, the community or parties themselves are not examined. This study utilizes secondary data from the Central Statistics Agency, the official My Pertamina website, journals, books, theses, theses, theses, and dissertations, as well as other pertinent references.

RESULTS AND DISCUSSION

1. Non-Cash Payments In Purchasing Fuel Subsidies Using the My Pertamina Application

In the My Pertamina system, new users can register their vehicles either online via the official website subsiditepat.mypertamina.id, or offline by visiting a gas station that offers special services for My Pertamina registration for new customers. Before registering, ensure that you have the required documentation in the form of vehicle registration certificate, identity card, vehicle pictures, and, if applicable, supporting documents. Ensure that the sort of car you possess complies with the terms and requirements.

Initial trials of automobile registration through the My Pertamina application were undertaken by only 11 regencies/cities. Currently, however, nearly all districts and cities have conducted these tests in their gas stations. Attention must be paid to the fact that only 4-wheeled vehicles can purchase subsidized fuel using the My Pertamina application; motorcyclists cannot purchase subsidized fuel using the My Pertamina application. If it was not validated during the registration procedure, subsidized fuel purchases can be made as usual without utilizing the My Pertamina application first.

Prospective registrants must also pay attention to laws that restrict the number of vehicles that can purchase subsidized fuel. If the registered car is sold and replaced with a new vehicle, it must be re-registered by deleting the old vehicle from the My Pertamina program, then registering the new vehicle in the same manner as when registering an old vehicle to obtain a new QR code. Because under the My Pertamina application, registration eligibility is contingent on the license plate itself. Then, if we forget the claim password used to log in to the My Pertamina application, we can utilize the Reset Password menu. Using the population identification number, verify the data; the results will be delivered through email.

After the Government of Indonesia announced the use of the My Pertamina application in early July as a means of processing discounted fuel purchases to make them more targeted, the government has now formally set a fuel price hike for Saturday, September 3, 2022, at 14:00 WIB. War between Russia and Ukraine led to a dramatic increase in crude oil prices, which contributed to the increase in fuel prices. Obviously, this will elicit varied responses from the public, including those who support and oppose the administration.

The positive consequence of this application is the accurate distribution of gasoline; those who match the criteria will receive direct fuel cash assistance of Rp 600,000 per family for four months. For investors, the increase in fuel costs has resulted in the Composite Stock Price Index (JCI) being in the green zone; this also reduces the state budget deficit to meet the needs of fuel subsidies for the community and, of course, can support the transition to clean energy.

From these beneficial effects, negative perceptions in the form of bewilderment resulted from the absence of socialization surrounding the introduction of the new policy, which appeared abrupt. Those who reside in places with weak signal or in distant locations may lose their eligibility for subsidized fuel because they have problems connecting to the internet network. Restrictions implemented using the My Pertamina application have not been effective, because if a vehicle is permitted to use subsidized fuel if it has a displacement of less than 2000 cc, it can also be a car with 1,500 cc, even if it is a luxury car; however, an old, inexpensive vehicle with a displacement of 2000 cc cannot purchase subsidized fuel.

Complaints from the public over long lines when purchasing subsidized fuel at gas stations using the program My Pertamina. An increase in the price of subsidized fuel will result in terminations of employment or layoffs, which has the potential to raise the unemployment rate in Indonesia, thereby aggravating the poverty situation there.

2. *Islamic Law Perspective in the Application of My Pertamina*

In Islamic law, benefit is measured by a theory called *maslahah mursalah*. *Maslahah* is something that is deemed desirable by humans and is consistent with the purpose of *syara'*, which is to decide law. The word *mursalah* is derived from the phrase *arsala-yursilu-irsalan wa irsalan*. Which can also be construed as something that, according to *syara'*, is neither forbidden nor justifiable (Ibrahim et al., 2022).

Maslahah is a person whose behavior conforms to the *shari'a's* specifications and their purposes, but there is no evidence of this, and who eliminates harm or damage. Although some of the underlying terms of *maslahah* are frequently used, the word *maslahah* is never directly mentioned in the Qur'an (Noor Athief & Juwanti, 2020). However, the Qur'an employs the words *zhallama* and *fasada*, which have the connotation of doing evil, as the antithesis of *shaluha* or righteous (Abd Razak, 2020).

In al-Baqarah verse 185, the Qur'an explains the premise of *maslahah mursalah*: "God desires comfort for you and does not desire difficulties for you." *This is also supported by the hadith of the prophet, which states, "You must not engage in behaviors that can cause harm to yourself and others."*

According to Imam Malik's conditions, the present *maslahah mursalah* must be acceptable to the mind and capable of rational thought utilizing the human intellect in order to be accepted by a large number of people. In this case, the rationale for implementing the My Pertamina application as a non-cash payment system for purchasing subsidized fuel can be thought rationally using the human mind with the many opinions that exist and through several kinds of existing considerations, and finally, an official decision can be made regarding the existence of a new policy in terms of purchasing subsidized fuel using the My Pertamina application and announcing the increase in subsidized fuel prices.

Even if this option is chosen, the government has undoubtedly pondered all of the previously decided-upon matters for a long time, taking into account a variety of factors and potential dangers, and arriving at a final conclusion as to the course of action it must pursue. This, whether the people like it or not, has become the government's ultimate judgment, requiring them to comply with the rules whether they like to or not.

According to the conditions of *maslahah mursalah* proposed by a few specialists, the present advantage is an essential benefit and not merely an assumption (Abd Razak, 2018). The government has imposed a new policy regarding the purchase of subsidized fuel using the My Pertamina application, with the hope that the community will be able to exercise its full rights in purchasing subsidized fuel. Previously, the fuel subsidies provided were primarily enjoyed by the wealthy, so with the presence of the My Pertamina application, it is hoped that subsidized fuel can be purchased on target, so that the government's expenditure on subsidizing does not go to waste. But in reality, the use of the My Pertamina application, which is used to enforce restrictions, is deemed inappropriate because if those who are permitted to use subsidized fuel have less than 2000 cc, it could also be a car with 1,500 cc; however, if the car is a luxury car, the owner can purchase subsidized fuel, while the owner of a cheap old car with 2000 cc cannot do so.

In spite of the distribution of funding to numerous industries deemed capable of contributing to financing, the unemployment rate continues to rise as a result of layoffs

caused by the rise in fuel prices. Due to the increase in the price of subsidized fuel, the people's purchasing interest, which is impacted by social conditions, would also continue to diminish.

The next requirement is that the existing problems must be universal and comprehensive for the public, which cannot be met because the implementation of the policy to purchase fuel subsidies using the My Pertamina application is deemed to only benefit certain parties, while the public as a whole is actually harmed, particularly in the wake of the recent fuel price hikes. This policy is an increase in the price of subsidized fuel, which, according to the government, will make the country less burdened and help the underprivileged remain prosperous by providing targeted fuel subsidies and assistance in the form of direct cash assistance. It is hoped that the less fortunate will fall into poverty indirectly as a result of this policy. In contrast, the fact is that the help offered in this manner is still regarded as inadequate for the community and has no impact on the socioeconomic realities of the neighborhood. However, there are other groups who benefit more than the community from this strategy. Thus, the rich will become wealthier while the poor will remain impoverished (Jan et al., 2022).

In accordance with the goals of Islamic law, which in this case is *maqashid sharia*, experts note that any benefit must be provided. As previously indicated, there are still a few things that are not in conformity with the syar'i purpose of this mursalah masalah (Apriantoro et al., 2022). And the existence of benefit is not a benefit that is neither justified nor deemed improper by the scriptures. In relation to the implementation of the My Pertamina application and the increase in the price of subsidized fuel, the policies adopted have been carefully considered in conjunction with the risks and opportunities that the government will face in the future with this policy, and the policies adopted represent an effort to improve the current state of affairs. Therefore, the desired benefit is neither unjustified nor deemed inappropriate by the text (Birton & Sholihin, 2018; Ghofur et al., 2020).

In terms of safeguarding the soul and mind, this application can be one way to protect the soul and mind because, in terms of implementing the My Pertamina application, it is very difficult to prevent undesirable events that can endanger human lives, such as keeping a safe distance of about 1.5 meters from the refueling dispenser when making

purchase transactions using mobile phones, as well as the presence of new innovations in the field of technology with the potential to pose a threat to human lives.

In terms of maintaining offspring, it is possible that the My Pertamina application is perceived as lacking because it will have long-term effects due to an increase in subsidized fuel prices, which is anticipated to cause an increase in the inflation rate and a decrease in people's buying interest, as well as have a significant impact on the social condition of the community as a result of the Termination of Relationships. Although in the short term this policy is intended to prevent an increase in government spending, the government is attempting to find a middle ground to avoid this by increasing the price of subsidized fuel without abandoning the poor by providing aid. In the form of direct monetary assistance and assessing the use of the My Pertamina application to limit the purchase of subsidized fuel in order to make it more targeted and accessible to those who are eligible.

The adoption of the My Pertamina application and the government's decision to increase the price of subsidized fuel is the proper move in protecting assets so that the state does not waste excessive expenditures. only entitled so that the remaining monies can be used for other sectors deemed to have benefits for the state in order to boost state revenue over time.

Based on this, it can be concluded that the application of the My Pertamina application as a non-cash payment system for the purchase of subsidized fuel is not appropriate from the perspective of *maslahah mursalah*, as there are still several conditions that have not been fully met to make *maslahah mursalah* as Islamic law legislation, including those listed in table 1.

Table 1. My Pertamina's compatibility with Islamic law (*maslahah mursalah*)

No	<i>Maslahah mursalah</i>	Criteria	Notes
1	Universal	Unfulfilled	The benefits have not been thoroughly felt by various groups
2	Compatibility between <i>maslahah</i>	Fulfilled	Fulfilled in some aspects such as safeguarding property

	<i>mursalah</i>	and	<i>maqashid sharia</i>
3	Aims to eliminate harm or difficulty	Unfulfilled	Difficulties for some groups to operate the system and the availability of internet networks in certain areas
4	In accordance with what is the purpose of Islamic law	Unfulfilled	Potential fire when activating mobile device at charging station
5	The benefits that arise must be accepted by the mind so that it can be thought rationally	Fulfilled	The introduction of the My Pertamina application and the increase in the price of subsidized fuel, as well as the dangers and possibilities that the government will face in the future, as well as the policies enacted to ameliorate current conditions, have been thoroughly considered in advance. As a result of the state's experiences, the policy may not be deemed improper by the <i>nash</i>

This is consistent with the results obtained from the processed data of Drone Emprit Academic using the keywords "My Pertamina and the increase in oil fuel subsidies" as well as the findings of a survey conducted by the Indonesian Survey Institute (LSI) indicating that an increasing number of individuals reject government policies. when purchasing subsidized fuel, to use the My Pertamina application (www.lsi.or.id, 2022).

CONCLUSION

When viewed from the perspective of *maslahah mursalah*, the application of the My Pertamina application as a non-cash payment system for purchasing fuel at filling stations is inappropriate, as there are still several conditions for the application of *maslahah mursalah* as Islamic law legislation that cannot be met, such as universality values and the elimination of danger.

However, this does not prevent the government from closing the class of deficiencies with the positive impacts of implementing the My Pertamina application such as conformity with policy formulation with Islamic law, especially *maslahah mursalah* and *maqasid sharia*.

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