

DETERMINATION OF BRILINK CASH TRANSFER TARIFFS FROM A SHARIA ECONOMIC LAW PERSPECTIVE

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ABSTRACT

The development of science and technology follows the pace of the development of muamalah activities, especially cash transfer activities via BRILink. The transactions carried out by several BRILink agents gave rise to problems that were outlined in the problem formulation, namely how to determine cash transfer rates for BRILink agents in Pakkanna Village, Tanasitolo District, Wajo Regency, as well as the perspective of Sharia economic law on determining cash transfer rates at BRILink. Therefore, this research aims to determine the mechanism for setting rates and whether the rates set by each agent are under Sharia economic law. This research uses a qualitative research method where data collection is carried out employing observation, visual analysis, and interviews with all BRILink agents in Pakkanna Village, Tanasitolo District, Wajo Regency. Based on the research results, it is known that transactions carried out between BRILink agents and customers use a wage-reward system. The tariff-setting system used by BRILink agents is a system set by the agent himself. According to the research conducted by the author, this wage system contract is legally permissible and valid because it is in line with Sharia economic law.

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1. INTRODUCTION

Humans were created as social creatures who always need other people to fulfill their needs (Max-Neef, 2017). Humans are born with all limitations and instinctively need other humans to interact and live life. Almost all activities carried out are inseparable from the intervention and help of other people every day, interacting with each other to achieve common interests, not just interacting in one space but covering all aspects of life, one of which is congregation (Cooley, 2017; Fiske, 2018).

The definition of muamalah in a broad sense is God's rules (laws), which aim to regulate humans about worldly affairs in social interactions (Cahairul et al., 2021; Siswadi & Soemitra, 2022). Another definition says that muamalah are sharia laws that regulate human interactions with each other in matters of property. Muamalah is the

science that regulates the exchange of property, benefits, or services between human beings through contracts and agreements (Maryanah & Mufliah, 2022).

Islam regulates aspects of muamalah (interaction) between humans very perfectly, which results in benefits between the two interacting parties (Amin et al., 2021). Among the problems that are now starting to develop in society is muamalah, especially muamalah amaliyah, or interactions between people related to property and money with all forms of various transactions. The development of science and technology follows the pace of development of muamalah activities in society, which requires attention so that all transactions that occur are free from usury, gharar, and various practices that contain injustice (Chong, 2021).

One form of human activity within the scope of muamalah is work, or in Islamic fiqh terms, it is also called ujah (Julita & Hasibuan, 2022; Ishak et al., 2021). The wages that we often encounter in everyday life are service wages. Wages are not only found in goods production activities but also distribution activities. Wages are a form of transaction that is permitted by the Islamic religion as long as they fulfill its sharia and pillars (Wildan, 2022). Utilizing someone's services in the form of expertise, energy, and time, they must provide wages under a mutual agreement. We often encounter in the surrounding environment, for example, goods delivery, workshops, cleaning services, and so on. This makes it easier for other people to solve their problems, especially for people who are busy or don't have the same skills.

Slowly but surely, developments over time have brought us into the era of digitalization, which is all practical and modern (Kagermann, 2014). The increasingly diverse needs of customers seem to require that every activity and need be completed in a short time, especially in banking services. Customer interest in using banking services greatly influences the development and progress of a bank (Oliveira & von Hippel, 2011). Banks are financial institutions that collect public funds, whether people have money or need money for business purposes, and so on. Banks play an important role in improving the economy of the wider community, especially in a country (Jones, 2007; Cetorelli & Goldberg, 2011). Therefore, banks are required to be able to produce sophisticated products by utilizing practical technological advances. In the banking industry, various services have developed that can be used by various parties to complete their economic transactions. Such as transfer services, telephone banking or mobile banking, clearing, collection, domestic letters of credit, and letters of credit. Economic development, accompanied by various problems, has brought payment traffic to the modern payment system (Hirschman, 2012; Meara et al., 2015). One of the characteristics of modern payments is the widespread use of demand deposit instruments and services produced by banks.

Banking services cannot be enjoyed in some remote village areas (Douglass, 2018), which means that people in rural areas do not have the opportunity to get faster and easier financial services because access to banks is considered difficult and because of the unavailability of e-banking facilities to support more flexible financial services that can be done at any time. The location of branch offices and work units that can only be found in the city center means that services are limited and can only be reached by

people who are close to the office, whereas those who are far away in remote villages will find it difficult.

One form of improving banking services is providing services that are provided without a physical presence or office, such as teller services, customer service, and other services (King, 2010; Chiou & Shen, 2012). Digital Financial Services, or Branchless Banking, is the main banking financial development service whose activity is to provide financial services without having to go to the bank, simply using technological means or involving third-party services in terms of providing community services. The use of branchless banking is intended for convenience and speed of transactions without bank tellers or cashiers. BRILink is a service product developed by Bank Rakyat Indonesia (Persero) (Hendrawan et al., 2021; Rizkiyaningsih et al., 2021). This is an extension of BRI to customers with the help of agents or third parties who meet the criteria and requirements.

The BRILink transaction mechanism is supported by telecommunications providers, namely a set of EDC (Electronic Data Capture) tools used by BRILink agents, including cash deposits and withdrawals, transfers between banking accounts, purchasing credit and electricity tokens, BRI loan installment payments, BPJS payments, plane tickets, traffic tickets, and so on. BRILink services are not only available at conventional banks but also include transactions at Sharia banks (Widharto et al., 2020).

The indirect influence felt by the community from the existence of BRI includes the existence of the BRILink Agent because it provides access to services and financial transactions that can support the community's economic activities. The reach of BRILink agents to frontier, outermost, and disadvantaged areas (3T) also supports BRI's efforts to increase financial literacy and inclusion. BRILink is run by customers as BRILink agents, who provide banking services and real-time online transactions to the local community (Widharto et al., 2020; Rumahorbo et al., 2022). Transactions are carried out using an Electronic Data Capture (EDC) device, which can be used as a mini ATM or as a smartphone application. The presence of BRILink agents is also a form of BRI's support for sustainable development goals. The distribution of BRILink agents has increased the number of bank offices and BRI ATM services, bringing people closer to BRI as a financial services provider. BRILink is a card swipe machine that can be used to accept payment transactions (purchases) with credit cards, debit cards, and prepaid cards placed at every merchant (Wungow et al., 2019).

Pakkanna Village, which is located in Tanasitolo District, Wajo Regency, has 4 BRILink agents that are still actively operating and 1 BRILink agent that is still under repair. Based on a survey of several BRILink customer users in Pakkanna Village, BRILink agents charge a transfer fee of IDR 5,000 for fellow BRI users, and the difference lies in transfers to other bank accounts. There are BRILink agents who set a rate of IDR 15,000, and there are also IDR 20,000 for nominal amounts under IDR 1,000,000. For example, if a customer wants to transfer Rp. 500,000, he must pay Rp. 505,000 if it is to another BRI and Rp. 520,000 if the destination account is not to another BRI. The difference in transfer fees set by each BRILink agent creates uncertainty about the BRILink agent mechanism and also confuses most customers.

Based on the description above, the researcher wants to study further through research the main problems to be studied and researched, namely:

1. How are the tariffs given by BRILink agents to customers in Pakkanna Village, Tanasitolo District, and Wajo Regency?
2. What is the perspective of Sharia economic law on determining cash transfer rates at BRILink in Pakkanna Village, Tanasitolo District, Wajo Regency?

2. METHOD

In qualitative research, an object is studied or researched in a natural setting without any manipulation or hypothesis testing. Natural methods are used when the expected research results are not quantity- or measurement-based generalizations, but rather the meaning (quality aspect) of the observed phenomena (Creswell & Poth, 2016; Creswell & Creswell, 2017).. In this research, the author discusses the determination of cash transfer rates at BRILink agents in Pakkanna Village, Tanasitolo District, Wajo Regency.

Data collection techniques are methods used to collect information or facts in the field. This type of research is qualitative; therefore, the data collection techniques used by the author in this research include:

a. Observation

Observation is an action that is an interpretation of theory. However, in research, when entering the classroom to observe, it is best to leave theories behind to justify or refute them. Observation is the action or process of obtaining information through observation media.

b. Interview

Interviews, often also called interviews, are treatments carried out by researchers to obtain in-depth data. According to Sugiyono, interviews are used as a data collection technique if you want to conduct a preliminary study to find problems that need to be researched and also if the researcher wants to know things from respondents in more depth and the number of respondents is smaller. This data collection technique is based on self-reports, or at least on personal knowledge and/or beliefs.

c. Documentation

Most of the data and facts are stored in the form of documentation. The documentation method involves looking for data regarding things or variables in the form of notes, transcripts, books, newspapers, magazines, inscriptions, meeting minutes, agenda notes, and so on. In using this documentation method, researchers hold a checklist to look for predetermined variables.

The data analysis technique used in this research to answer the problem formulation is as follows:

d. Inductive

The inductive data analysis technique is a research method in which the theory is prepared from observations of empirical reality. Therefore, general inferences are induced from particular things.

e. Deductive

Deductive data analysis techniques are research methods in which a conceptual or theoretical structure is prepared and then tested empirically. Hence, certain things are deduced from general inference.

f. Comparative

The comparative data analysis technique is a type of descriptive research that seeks to find fundamental answers about cause and effect by analyzing the factors that cause the occurrence or emergence of a particular phenomenon.

3. RESULTS AND DISCUSSION

3.1. Determination of Tariffs Given by BRILink Agents to Customers

BRILink agents have begun to spread to almost all villages in Wajo Regency, including Tanasitolo District, specifically Pakkanna Village. BRILink agents in Pakkanna Village began to experience an increase from 2013 until now. The increase in customer interest in using BRILink can be seen in the BRILink service, which makes it easier for customers to use banking services without waiting in long lines at the bank and meets the needs of the community without exception. The BRILink transaction mechanism uses an EDC machine to set rates for customers who make transactions such as cash withdrawals and cash deposits, transfers between people and other banks, electricity, telephone payments, credit loan payments, installment payments, and so on.

The presence of BRILink agents in Pakkanna Village, Tanasitolo District, and Wajo Regency now provides many conveniences to the local community. With BRILink, cash transfers can be done via BRILink outlets without the need to queue at the bank. The first BRILink agent in Pakkanna Village belonged to Mr. H. Anto and Mrs. Hj. Ani is the owner of a basic food shop in front of Sempange Market. He has been running his business since 2013. The desire to join as a BRILink agent began with a basic food business that had been running for decades. In a day, it can serve 20 to 30 customers. He set a transfer rate between BRI of IDR 5,000, which applies to nominal transfers of less than IDR 1,000,000, while those with a nominal value of more than IDR 1,000,000 are subject to a rate of IDR 10,000. Different bank transfer rates are IDR 10,000 for a nominal value of less than IDR 1,000,000 and IDR 20,000 for a nominal value of more than IDR 1,000,000.

The second BRILink agent belongs to Mr. Adnan and Mrs. Nurfadillah, who started being BRILink agents in 2018. He began to be moved to become an agent when online transactions began to be known and used by the local community. Apart from that, the smartphone sales business he runs makes it easier for customers to make transactions on his BRILink. At Mr. Adnan's BRILink outlet, there are usually 30 transactions every day. He set a transfer rate between BRI of IDR 5,000, which applies to nominal transfers of less than IDR 1,000,000, while those with a nominal value of more than IDR 1,000,000 are subject to a rate of IDR 10,000. Different bank transfer rates are IDR 15,000 for a nominal value of less than IDR 1,000,000 and IDR 25,000 for a nominal value of more than IDR 1,000,000.

The third BRILink outlet is in Tanete Hamlet, which is guarded by Brother Kurniawan. Based on his confession, he is only an employee and not a BRILink agent. The strategic location of the BRILink outlet means that the number of transactions per day reaches 50. He sets the cash transfer rate between BRI at IDR 5,000 for a nominal value of less than IDR 1,000,000 and IDR 10,000 for a nominal value above IDR 1,000,000. The rates for cash transfers to other banks (not BRI) set a rate of IDR 10,000 for nominal amounts under IDR 1,000,000 and IDR 20,000 for nominal amounts greater than IDR 2,000,000.

The fourth BRILink outlet owned by Mrs. Maryam, located at the Sempange T-junction, including the newly operating BRILink agent, started running business in July 2021. One of the reasons for establishing the BRILink Outlet in Pakkanna Village is because of its strategic location, which is easy to reach and has the potential to attract a lot of money. customers every day, even though it is close to the local BRI Bank and ATM, and the distance between other BRILink agents is also close. This is as said by Mrs. Maryam as a BRILink agent, namely:

"The distance to the bank or ATM may indeed influence the number of transactions, but so far customers are more likely to choose BRILink, perhaps due to time efficiency considerations. This outlet is also close to an ATM, but at the ATM, it is not uncommon to have to queue for a long time due to the large number of interested customers. So sometimes BRILink is an easy alternative for customers who can't wait in line." Sometimes ATMs are jammed, so like it or not, BRILink is the last option."

The tariff-setting strategy used by the BRILINK Agent in Pakkanna Village, Tanasitolo District, Wajo Regency includes:

1. Segmented Tariff Determination

Each BRILink agent adjusts rates according to certain segments, times, and locations.

- a. Determination of Tariffs Based on Costs or Expenses

The determination of rates for Pakkanna Village BRILink agents also considers the costs or expenses incurred, as explained by Mrs. Maryam, namely:

"It doesn't matter if a customer asks for the rate to be reduced; the policy is still there so that both parties are equally happy because it doesn't rule out the possibility that the customer is also short of money or has something else going on. However, in determining the tariff, the costs that have been incurred are also taken into account. For example, we still rent this place every month, not to mention electricity costs and so on."

From the interview, it is understood that the agent also takes into account the costs that have been incurred. Each agent has its management to find customers.

- b. Dynamic Rate Setting

The tariffs applied by the Pakkanna Village BRILink agent are determined by negotiation. They set a certain rate, but if a customer asks for less than the specified nominal, then it is allowed. As Kurniawan said:

"Customers can negotiate if they ask for a lower rate; for example, if they want to make a transfer of IDR 1,000,000 but the desired rate is IDR 7,000, no problem."

BRILink agents always provide policies for customers who negotiate the rates set by the agent. The concept offered by Bank Rakyat Indonesia (BRI) is enough to attract the attention of prospective agents, so the development of BRILink agents is very rapid and is quickly spreading to all regions in Indonesia, both in cities and in remote villages.

There are two sources of profit obtained by BRILink agents:

1. Sharing Fees

The sharing fee is a commission given by Bank Rakyat Indonesia (BRI) to BRILink agents. BRILink agents receive fees from transactions carried out by their customers. The fee-sharing system set is 50:50; BRILink agents get 50%, and BRI Bank also gets 50% of the total number of transactions per month. The following are the bank admin fees:

- a. Transfer between BRI and Rp. 3,000.00
- b. Interbank transfer of Rp. 6,500.00

The sharing fee obtained for each transaction is the bank admin fee charged to the agent for each transaction, which will later be divided between the bank and the agent. As Mrs. Nurfadillah said:

"For every transaction, there is a bank admin fee, which will later be divided in half. The admin fee is set at IDR 3,000, and then IDR 3,000 will be divided in half with the bank." The calculation is $3000 : 2 = \text{IDR } 1500$, so IDR 1500 is part of the sharing fee for the agent."

The admin fee of IDR 3,000.00 will be debited directly from the BRILink agent's registered account or fund source account, which was registered at the time of agent registration unless the agent makes a transfer to another bank using the customer's account. If you carry out a transfer transaction using a customer account, the admin fee will be debited directly to the customer's account.

2. Additional Fee

Apart from the sharing fees set by the bank, the source of profit for BRILink agents also comes from additional fees. This additional fee is the agent's income from the rates charged to customers every time they make a transaction. The rates given by agents to their customers vary according to the willingness between the two. There is no nominal determination from BRI on the size of the fees that agents charge customers.

Transaction rates issued by customers are determined by each BRILink agent. Based on Bank Indonesia Regulation Number 16/1/PBI/2014 Article 7 Paragraphs 1 and 2 concerning Protection of Consumers of Payment System Services in the case of providers charging fees to consumers for providing payment system services, providers are obliged to determine reasonable fees and must have fee guidelines. BRILink Pakkanna Village, Tanasitolo District, Wajo Regency, in this case, determines transfer rates according to reasonableness, taking into consideration time efficiency.

3.2.Sharia Economic Law Perspective on Determining Cash Transfer Rates on BRILink

Humans are social creatures who cannot live without the help of others. Humans socialize to fulfill their life needs, which include economic activities (Brajša-Žganec et

al., 2011). All forms of social interaction to fulfill human life needs require provisions that limit and regulate these activities. Apart from looking at it from an economic perspective, as Muslims, we also need to look at economic activities from an Islamic perspective. The provisions that must exist in economic activities should also be based on sources of Islamic law, which are based on the Koran and Al-Hadith (Bhuiyan et al., 2020).

The Islamic concept of muamalah is very good because it benefits all parties involved (Retnowati & Ihsan, 2023). However, if human morals are not good, then there will be parties who feel disadvantaged. Akhlakul Karimah must be a guideline in muamalah and must be fully adhered to. The Islamic religion has regulated in detail the activities or concept of muamalah. The Islamic economic system prioritizes legal and ethical aspects, namely the obligation to implement several legal principles and Islamic business ethics (Asutay, 2013; Platonova, 2013). The implementation takes the form of the following principles:

First, the rule of fiqh (Islamic law) says, "Basically, all forms of muamalah are permissible unless there is an argument that forbids them." This means that Islamic law provides broad opportunities for the development of new forms and types of muamalah (business) by developments in community life, including the depth of economic transaction activities in Sharia financial institutions. Second, muamalah is carried out based on considerations of bringing benefits and avoiding harm (jalbu al-mashalih wa dar'u al-mafashid), often called maslahah (benefit). The consequence of this principle is that all forms of muamalah that can damage or disrupt people's lives cannot be justified, such as gambling, selling narcotics, prostitution, and so on. Third, muamalah is carried out by maintaining the value of balance (tawazun) in development. The concept of balance in the Islamic sharia/muamalah concept covers various aspects, including balance between material and spiritual development; development of the financial sector and real sector; and utilization and conservation of resources. Fourth, muamalah is carried out by maintaining the values of justice and avoiding elements of injustice. Any form of muamalah that contains elements of oppression is not permitted.

Justice is putting things only in their place, giving things only to those who are entitled to them, and treating things according to their portion. The implementation of justice in economic activities takes the form of muamalah principles prohibiting elements of usury, unjust maysir, gharar, and objects of haram transactions (Bertillo & Salando, 2013; Madjid, 2018). Running a business based on the principles above, of course, an Islamic businessman will carry out his business ethics by Islamic provisions to seek halal wealth and blessings in muamalah (Abuznaid, 2009; Ismaeel & Blaim, 2012; Mohammed, 2013). Among these ethics are:

1. Emulate the Apostles in seeking lawful wealth.
2. Do not seek sustenance from something that is forbidden, either in terms of its substance or method of obtaining it, and do not use it for things that are haram.
3. Maintaining character and morals, such as by strengthening brotherhood and solidarity.
4. Pursue a business that interests you, even if the business is small.

5. Fulfill property rights taught by Islam, such as debt, alms, donations, and zakat.
6. Avoid usury practices.
7. Do not oppress or be wronged.
8. Fairness in distribution
9. Transactions are carried out based on mutual consent.
10. There are no elements of usury, maysir (gambling or speculation), or gharar (vagueness).

In today's era, where financial transactions are increasingly complex, Bank BRI responds to people's needs for services. BRILink products and services can help the public finance banking services such as cash transfers, deposits, cash withdrawals, paying BPJS bills, paying PLN bills, buying PLN tokens, buying credit, and so on. Remuneration for services has become a habit for the community to fulfill daily living needs, and in practice, BRILink services have become a community need that is considered important. Especially for the people of Pakkanna Village, Tanasitolo District, and Wajo Regency, where there are many residents, they need more efficient transactions.

Determination of agent cash transfer rates with BRILink customers uses a muamalah contract, namely a fee-for-service system contract (ijarah/ujrah). There is reciprocity in the services and rates given by agents to BRILink customers. An ijarah contract is a contract used for the ownership of benefits (services) from a mu'ajir (BRILink agent) to a musta'jir (BRILink customer) and vice versa by providing a replacement in the form of wages. In Islamic law, almost all fiqh scholars allow and prescribe ijarah and ujah transactions.

Muslims must be able to implement the values of monotheism for Allah SWT in all their activities, including economic activities. The values of monotheism must be implemented in daily muamalah and by Sharia economic principles ([Maghfur, 2016](#); [Mahmudah, 2018](#); [Tarigan & Muda, 2021](#); [Dzikrulloh, 2021](#)).

1. Principle of Please Help

Islam has determined the position and life of humans in the world, namely that some have a higher rank than other humans. Some are rich, and some are poor, so those who are capable and have difficulty doing something will need help using other people's labor.

Judging from the practices carried out by each BRILink agent, the principle of mutual help can be seen in providing services to customers. in determining administration costs that are still affordable, and the results of researchers' analysis regarding transactions at BRILink provide convenience to customers, comfort, security, and speed without waiting in queues at the bank.

2. Feasibility/Appropriate Principle

The practices carried out by each agent are by the principles of appropriateness. because in determining the rates for the services they provide to customers, they have considered the costs and energy spent by each agent.

3. Principles of Certainty and Clarity

This principle of certainty is applied between BRI and the BRILink Agent, namely that the form of cooperation between the agent and BRI is in the form of a contract between BRI and the agent. The form of agreement between BRI and the agent is clear, accompanied by the agreement and implementation procedures. Clear in profit sharing. Clear products and services are provided.

4. Benefit Principle

Judging from the research results, the principle of benefit is very clear, namely making it easier for people to use services at BRILink to meet the needs of financial institutions, faster and safer transactions, saving time without having to wait in line at the bank, and reducing risks.

Based on Financial Services Authority Circular Letter Number 6/SEOJK. 03/2015, it explains about Officeless Financial Services in the Context of Financial Inclusion, Part VII regarding Customer Education and Protection. Agents must educate customers and the public regarding the benefits, risks, and costs of selling smart products. The implementation of education that must be carried out is by providing verbal explanations or information to customers or potential customers, supported by the provision of educational modules in the form of booklets, leaflets, or brochures. Also, information about products or services includes:

1. List of services provided by the agent and the fees associated with each service.
2. Information about products or services containing terms and conditions, as well as benefits and risks.
3. Information related to various things that customers should pay attention to, such as what they can and cannot do.

After further analysis, the author found a gap between theory and practice at BRILink outlets where some BRILink agents in Pakkanna Village, Tanasitolo District, and Wajo Regency did not provide education to customers in accordance with Financial Services Authority Circular Letter Number 6/SEOJK.03/2015, which explains about Officeless Financial Services in the Context of Financial Inclusion, Part VII regarding Customer Education and Protection.

Information is contained in written form, such as posters or brochures, which are easy for customers or potential customers to see and read when they want to make transactions at agent locations. The transaction agreement entered by the BRILink agent with the customer will be valid if it meets the conditions ([Rumohorbo et al., 2022](#); [Setiawan & Putra, 2022](#); [Zulaikhah, 2022](#)), which refer to the principles of consent of both parties, the remuneration is clear, and there is no element of extortion (Adamul Istighlal).

4. CONCLUSION

From the descriptions that have been explained in the results and discussion, the author can draw the following conclusions:

1. The rates charged by BRILink agents to customers are determined by the BRILink agent within reasonable limits and the willingness of both parties. The rates set by

the BRILink agent are guided by the cooperation agreement between BRI Bank and the agent itself. Transaction rates issued by customers are determined by each BRILink agent. The rates given by agents to their customers vary according to the willingness between the two. There is no nominal determination from BRI on the size of the fees that agents charge customers. There are two sources of profit obtained by BRILink agents, namely, sharing fees and additional fees. The fee sharing system set is 50:50; BRILink agents get 50%, and BRI Bank also gets 50% of the total number of transactions per month, and additional rates are determined by the agents themselves.

2. Determination of agent cash transfer rates with BRILink customers using a muamalah contract, namely a fee-for-service system contract (ijarah/ujrah). There is reciprocity in the services and rates given by agents to BRILink customers. An ijarah contract is a contract used for the ownership of benefits (services) from a mu'ajir (BRILink agent) to a musta'jir (BRILink customer) and vice versa by providing a replacement in the form of wages. In Islamic law, almost all fiqh scholars allow and prescribe ijarah/ujrah transactions as long as they fulfill the pillars and conditions of ijarah. Apart from that, the determination of cash transfer rates for BRILink agents is in accordance with sharia economic principles, namely the principle of mutual assistance, the principle of appropriateness, the principle of certainty or clarity, and the principle of benefit.

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