

## **Analysis of Fiqh Tabarru' on the Use of Cashback Gopay Coins in Buying and Selling Transactions in Tokopedia App**

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**Abstract:** GoPay coins are balances given by Tokopedia for every customer who purchases at Tokopedia by fulfilling the conditions set by Tokopedia. This study aims to determine the mechanism of revenue and use of GoPay coins and fiqh tabarru' analysis of GoPay coins cashback in buying and selling transactions at Tokopedia. The method used in this research is a case study. This study's results indicate that to get GoPay coins, users must follow the conditions set by Tokopedia. GoPay coins are a marketing strategy so that Tokopedia users continue to grow. The contract used in giving GoPay coins by Tokopedia to users is a grant contract, namely ja'izah tasyji'iyah. In conclusion, using GoPay coins in buying and selling transactions in the Tokopedia application is permissible according to Sharia economic law and is included in the fiqh tabarru'.

**Keywords:** Cashback, GoPay Coins, Hibah, Tabarru, Tokopedia

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**Abstrak:** Gopay coins merupakan saldo yang diberikan oleh tokopedia bagi setiap pelanggan yang berbelanja di tokopedia dengan memenuhi syarat yang ditetapkan oleh tokopedia. Penelitian ini bertujuan untuk mengetahui mekanisme pendapatan dan penggunaan gopay coins dan analisis fiqh tabarru' terhadap penggunaan cashback gopay coins pada transaksi jual beli di tokopedia. Metode yang digunakan dalam penelitian ini studi kasus. Hasil penelitian ini menunjukkan bahwa agar bisa mendapatkan gopay coins, pengguna harus mengikuti syarat yang ditetapkan oleh tokopedia. Gopay coins merupakan strategi marketing agar pengguna tokopedia terus bertambah. Akad yang digunakan dalam pemberian gopay coins oleh tokopedia ke pengguna merupakan akad hibah, yaitu *ja'izaj tasyji'iyah*. Kesimpulannya, penggunaan *gopay coins* pada transaksi jual beli di aplikasi tokopedia diperbolehkan menurut hukum ekonomi syariah, dan termasuk ke dalam fiqh tabarru'.

**Kata Kunci:** Cashback, Gopay Coins, Hibah, Tabarru, Tokopedia

*Al-Hiwalah*  
Sharia Economic Law

## INTRODUCTION

Digital transformation through the development of the internet is increasingly widespread and utilized in several aspects of life today. This digitalization has played an important role in our daily lives, especially in buying and selling transactions. A sale and purchase transaction is an activity carried out between two parties, be it the sale or purchase of an item that has value. With the development of technology, buying and selling transactions have also experienced a significant increase. Not only is it done directly, but it can also be done by utilizing internet facilities.

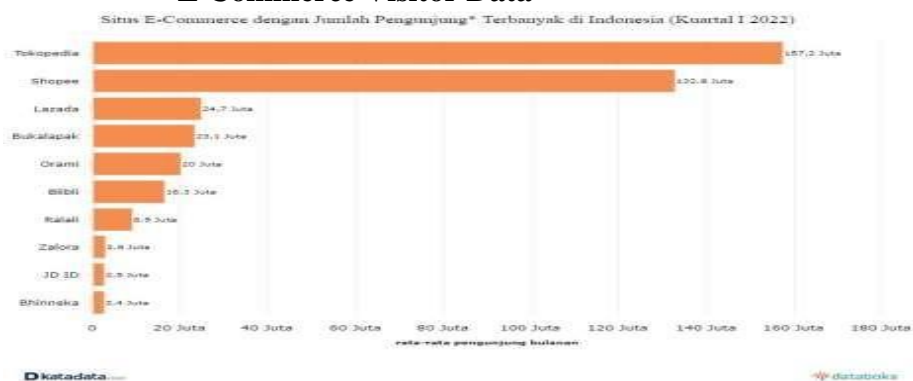
Based on the results of We Are Social survey data in April 2021, the percentage of internet users in online transactions shows 88% of the total population of Indonesia. The factor that causes the boom in online transactions is the

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convenience that sellers and buyers get by not having to come to the place where the goods are sold. Currently, buyers can order the items they want by simply ordering them online at the Marketplace.

The marketplace can be said to be an implementer of the electronic system stated in the Draft Government Regulation on Trade Through Electronic Systems (RPP PMSE), where the implementers of this electronic system include individuals or business entities. Therefore, the marketplace is a space for buyers and sellers in conducting buying and selling transactions,<sup>1</sup> both products and services based on the website. Through the marketplace, the seller will offer several products or services for buyers to explain in detail about the condition of the products or services offered by the seller with the aim of increasing their selling value. Marketplaces that are quite popular in Indonesia are Tokopedia, Shopee, Lazada, and Bukalapak.

**Figure 1**  
**E Commerce Visitor Data**



**Sumber:** Databooks, 2022

Based on the figure above, the use of the marketplace in the first quarter of 2022, the Tokopedia platform is one of the most widely used marketplaces by the public with an average usage of 157.2 million users per month. Tokopedia

<sup>1</sup> Muhammadiyah Muhammadiyah and Zulhamdi Zulhamdi, "Implementasi Murabahah Pada Perbankan Syariah," *Al-Hiwalah: Journal Syariah Economic Law* 1, no. 1 (2022): 53–74.

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can be accessed through the website or by downloading the application via Playstore or App Store. Through the Tokopedia application, people can easily find the necessary needs without having to come to the place where the goods are needed, besides that online shopping has no time limit, which means it can be done anytime and anywhere.

Over time, there are many competitors with various advantages that can be a threat in the future. Therefore, there are many marketing strategies carried out by Tokopedia in order to continue to be the most superior in society. One of them is the strategy used by Tokopedia in collaboration with the Gojek platform by launching an integrated payment tool, namely GoPay. GoPay Coins are loyalty points used in the Gojek and Tokopedia applications. GoPay Coins can be used as a discount on the total payment, GoPay Coins are given in the form of points with the same nominal as rupiah units. GoPay Coins are obtained by the way consumers must make a purchase with a specified amount, then in the checkout process consumers need to enter a Cashback promo with a certain amount and make a payment. The cashback will be received after the consumer receives and confirms receipt of the order.

Thus consumers will receive the Cashback in the form of GoPay Coins which can be used for the next order. but cannot be used for credit installment payment transactions, credit card payments, mutual funds, gold, store capital, top up e-money and food & vouchers on the Site / Application. By collecting GoPay Coins, consumers can get discounts and even full payment with GoPay Coins if the GoPay Coins obtained are worth the order that consumers will make. For example, a consumer named Anya made her first order worth Rp. 200,000, - and entered the Cashback promo code worth Rp. 25,000, -. After the first order is completed Anya receives the Cashback in the form of GoPay Coins with the same value of 25,000 Coins. Then Anya placed the next order worth Rp. 25,000. Because the value of Anya's order matches the GoPay Coin that Anya has, Anya only needs to change the payment settings using GoPay Coins on the payment page. Thus Anya does not need to make payments with other methods.

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The GoPay Coins feature is quite attractive to consumers. Many consumers use tokopedia just to get GoPay coins. The sale and purchase carried out by sellers and buyers through tokopedia is a *tijarri'* contract, which aims to obtain profit. However, the author feels the need to conduct research related to the law of GoPay coins in Islamic economics. GoPay Coins is indeed one of the marketing techniques of the Tokopedia Company, but whether the use of GoPay coins is permitted according to Islamic economic law or not.

The urgency of this research is expected to provide new knowledge in the scientific development of Islamic economic law.<sup>2</sup> In addition, it is important for Muslim consumers who transact in Tokopedia, who are always looking for and using GoPay coins to know what GoPay coins are and how the law of using GoPay coins in Islamic economics. Likewise, sellers who sell their merchandise through the tokopedia platform, it is also important to know the law of GoPay coins in tokopedia.

### **METHODS**

This research approach uses a qualitative approach, which is an approach used to test certain theories by examining the relationship between variables. The method used is a case study, which is a method used to investigate and understand more deeply about individuals, groups, institutions, and certain situations. The author uses the case study method to analyze and understand more deeply the law regarding the use of GoPay coins in buying and selling<sup>3</sup> transactions on Tokopedia. The type of data used in this research is qualitative data. Meanwhile, the data sources in this study consist of primary, secondary, and tertiary data sources. Primary data consists of data generated through observation and interview data collection techniques. Secondary data sources

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<sup>2</sup> Zulhamdi Zulhamdi, "Jual Beli Salam (Suatu Kajian Praktek Jual Beli Online Shopee)," *Syarah* 11, no. 1 (2022): 1–19.

<sup>3</sup> Muhammad Iqbal and Chaliddin Chaliddin, "Akad Murabahah Dalam Islam," *Al-Hiwalah: Journal Syariah Economic Law* 1, no. 2 (2022): 143–56.

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consist of documentation and references related to fiqh tabarru' and Fatwa DSN-MUI on Grants. Tertiary data sources consist of data generated from websites and legal dictionaries. The data analysis consists of: data reduction, data display, and conclusion.

### **RESULTS AND DISCUSSION**

#### **Mechanism for Using GoPay Coins Cashback on the Tokopedia Application**

Before explaining the mechanism for using GoPay coins cashback. The author will first explain how to get GoPay Coins from Tokopedia. GoPay coins are obtained by users making transactions in the Tokopedia application. However, before that there are several steps that must be done first. First, the buyer must first connect the GoPay account with the Tokopedia application. Second, the user confirms the phone number registered to the GoPay account and waits for the verification code sent via sms. Third, the user enters the verification code sent via sms then clicks confirm. Fourth, the user enters the pin used in the GoPay account. Fifth, after the pin is confirmed, the GoPay account is connected to the Tokopedia application and can be used immediately.

After the GoPay account is connected to the Tokopedia application. The next thing that needs to be done by the buyer is that the buyer must make a transaction or purchase of goods and enter the cashback voucher on the cart page before the buyer makes a payment. The following are the procedures for purchasing goods so that buyers get cashback: a) Enter the selected product into the shopping cart; b) Click *Makin Hemat Pakai Promo* and select a coupon with benefits to Cashback GoPay Coins from the list of available coupons; c) If successfully used, the buyer will get a notification that the coupon usage has been successful; d) At the time of payment, the buyer can use the GoPay payment method to get extra cashback; e) Click pay then enter the GoPay pin and confirm; f) After the buyer confirms receipt of the transaction, the buyer can check the GoPay Coins History page on the GoPay Dashboard to see the amount of cashback received.

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Based on the data above, the GoPay Coins income mechanism is that the user must first connect the GoPay account with the Tokopedia account and purchase goods in accordance with the flow described in the data above, after the user has done all these steps, the user can use the GoPay Coins feature. GoPay Coins which means GoPay coins. GoPay Coins is a feature that is present in collaboration with Tokopedia and Gojek. GoPay Coins is one of the payment options on Tokopedia. Coins can be obtained from cashback promos, Tokopedia box tap tap games, egg harvesting games and after reviewing purchased items. The coins collected can be used as payment for every shopping transaction on Tokopedia.

After the user gets GoPay coins cashback, then the user can utilize the GoPay coins cashback in buying and selling transactions again on Tokopedia. The procedure for using GoPay coins is as follows: a) Enter the product to be purchased into the shopping cart; b) If the buyer has a free shipping voucher, then the buyer can enter the voucher on the more efficient page using the promo and click use promo; c) After the free shipping voucher is successfully installed then click buy; d) then select the courier and click payment; e) select payment using GoPay coins and click pay; f) enter the GoPay pin and confirm; g) wait until the payment is successful.

The use of GoPay coins in the payment method provides benefits for users. Users can get discounts or can even buy goods for free without having to pay anything anymore, this is of course one of the attractions of Tokopedia so that it is in great demand by the public.

Based on the results of interviews with Tokopedia users regarding the GoPay Coins feature, the authors get some information, including:

1. MS. SS as a buyer who has been a Tokopedia user for 2 years. He uses the Tokopedia platform approximately 2-3 times a month and the average product he buys is electronic goods, by shopping on Tokopedia he feels that he benefits from the existence of GoPay Coins because just by shopping, he

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gets the items he needs and also gets a balance that he can spend in the form of GoPay Coins.

The GoPay Coins cashback that he got was mostly used as a discount when making payments in the next transaction. Regarding the terms and conditions imposed by Tokopedia in getting or using GoPay Coins cashback, according to her, it is something that can be understood and there are no disadvantages from the existence of these terms and conditions, sister SS feels more advantaged because the existence of GoPay Coins is a reward or gift that she gets for using Tokopedia.

2. Mr. MRG as a buyer who has been a Tokopedia user for 1.5 years. Even though he is not too active in shopping on Tokopedia, he has also received and used GoPay Coins. Mr. MRG got GoPay from the shopping transaction he made on Tokopedia. He believes that GoPay Coins is a cashback provided by Tokopedia, but this cashback is not in the form of GoPay but is a new payment method.

Regarding the terms and conditions imposed by Tokopedia, Mr. MRG believes that the existence of GoPay Coins is quite beneficial in terms of shopping payments, but there is confusion as to why Tokopedia does not just give cashback through GoPay and instead becomes a new payment method which is felt to be a disadvantage with this because in the GoPay Coins system there is an expiration period for coins and cannot be transferred to another e wallet or to top up emoney. This is very unfortunate because according to MGR's brother it seems to force buyers to continue transacting only on Tokopedia. However, he also believes that this can be said to be commonplace because in every application there are certainly advantages and disadvantages.

3. Mr. MFS as a buyer who has been a Tokopedia user for 5 years and uses the Tokopedia platform more often than other platforms because he feels that Tokopedia has more attractive promos than other platforms such as gadget day promos and cashback. Regarding GoPay Coins, MFS feels that there are



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2 sides, namely feeling benefited and disadvantaged. The advantage he feels is that GoPay Coins can be a payment method that becomes a discount or even full payment for the shopping transactions he makes. Then the disadvantage he feels is that payment using the GoPay Coins method has special restrictions where buyers cannot use GoPay Coins for payments for several products such as mutual funds and top up electronic money.

4. Mr. MRA as a buyer who has been using Tokopedia since 5 years and can be said to use the Tokopedia application quite often to shop for his needs. He said that the items he buys on Tokopedia are usually items with a fairly high price because he feels that Tokopedia is the safest platform. Regarding payment using the GoPay Coins method, Mr. MRA said that there is a distinct advantage of this payment method compared to other platforms where if he uses GoPay Coins he can use the balance he got from the previous purchase in full without any other additional fees, which in this case on platforms that use the same coin concept can only use part of the coins from the nominal purchase.
5. Mr. MRI as a seller who has been selling on Tokopedia since 2017 with products with products that he sells in the form of electronic goods such as laptops and cameras. As a seller, Mr. MRI admitted that the existence of GoPay Coins attracted sellers to buyers so that sales of goods increased significantly. However, for payment transactions using the GoPay Coins payment method, the seller admits that there is no special benefit where if he sells an item for Rp. 50,000, - and is paid with 50,000 GoPay Coins, then he will get that amount without any other fees or benefits.

The terms and conditions imposed by Tokopedia in obtaining and using GoPay Coins are not considered too burdensome because with GoPay Coins as a reward, there must be work done first. He also believes that the expiration period in GoPay Coins is not a disadvantage for him as a buyer.

Based on the results of interviews with several users, it can be concluded that there are generally two opinions regarding this GoPay Coins payment

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method. The first opinion is that users feel benefited by the existence of a payment method using GoPay Coins because with the existence of GoPay Coins the benefits obtained are in the form of discounts and full payment so that users can get goods for free with the points they collect. The disadvantages felt by some users are related to the expiration of GoPay Coins where only a one-year period of use is given. And by not being able to be transferred or used to top up electronic money balances, users also feel that there is an impression of force by only being able to shop on Tokopedia.

*Fiqh Tabarru' Analysis of the Use of GoPay Coins Cashback in Buying and Selling Transactions on the Tokopedia Application*

Akad in giving GoPay coins cashback from Tokopedia to users is a grant contract. The grant agreement is part of the Tabbaru Agreement, which is a contract of kindness or non-profit transaction. Tabbaru Akad is a mutual help contract. Thus, the parties do not expect profit from the transactions they carry out, only expecting the pleasure of Allah SWT.

Emotologically, hibah is defined as al-nihlah, which means giving without reward. Meanwhile, in terms explained in the book Mughni al- Muhtaj, the grant contract is a contract to transfer property without reward when the person concerned is still alive. the ulama then explained in detail the definition of the grant contract, namely:

- a. Transfer of object ownership, a grant contract is a contract that causes the transfer of object ownership from the grantor's property to the recipient's property.
- b. In this case, the reward is a difference with other contracts where in a sale and purchase contract the seller gets a profit for what he sells and an ijarah contract where the service provider gets ujah. Meanwhile, in the tabbaru
- c. Time, the grant contract and the will contract are basically the same because they both give an asset without expecting anything in return. The grant contract is carried out when the giver is still alive, this is to distinguish

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between the grant contract and the will contract where the will contract is carried out after the giver dies

The definition of a grant according to Muhammad Satid Sabiq is that a grant is a contract that contains a person's gift to another person of his property while the person is still alive, without exchange and if someone only allows the use of his property to another person then it is called borrowing and not a grant. According to Wahbah al-Zuhaili, in grants there are contracts that are connected and interrelated and in their understanding they are the same both in language and terms, although they are the same, the purpose of these contracts remains different from one another. The following are the contracts that are connected to grants and their objectives, namely:

- a. Hibah, the concept of hibah is a gift whose purpose is not to get closer to Allah SWT and not to generate love and respect.
- b. Alms, the concept of alms is a gift intended for people in need with the aim of getting closer to Allah SWT.
- c. Gifts, the concept of a gift is a gift that aims to create intimacy, respect and love.
- d. Athiyah, the concept of athiyah is a gift given when the recipient is sick or near death.

Etymologically, al-jai "izah can be interpreted as al-athiyah. The concept of al-athiya has a relationship with several other contract domains. Such as:

- a. The relationship between al-athiyah and the domain of al-ihsan which means mukafa'ah or repaying the good of the other party with a better reply
- b. The relationship between al-athiyah and the domain of the "ah which means altsawab or reward.
- c. The relationship between al-athiyah and the domain of jua "lah is in al-wa "du bi lamal which means the reward in the jua "lah contract.

One of the new forms of grant contract is Ja'izah tasyji'iyah. Ja'izah itself can have the same concept as al-athiyah or can be called a gift. In the concept of al-athiyah, there is a connection with several other contract domains.

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The relationship between ja 'izah tasyji 'iyah and GoPay Coins is like the relationship between al-athiyah and the jua 'lah contract domain, where ja 'izah here can be said to be an iwadh or reward for a required job.

Al-ja'izah itself is part of a grant which is a tabbaru contract. Jâ'izah tasyjî'iyah begins with a promise or commitment from one party to the other party whose hope is that the party does certain work which of course is still based on sharia principles, and those who succeed in doing the work are entitled to receive jâ'izah. The opinion of the scholars regarding ja'izah is that ja'izah may be done if the general and specific provisions have been fulfilled.

The general conditions of ja'izah tasyjiyyah are: a) Avoiding the elements of gambling and profit; b) Avoiding the elements of gharar and usury; c) Avoiding the use of other parties' assets unlawfully. While the special provisions, namely: a) Requiring the parties concerned to do permissible work; b) The wages given must be useful and halal objects; c) The object to be used as a wage must be fully owned by the giver; d) Ja 'izah must be a visible object.

According to Hamid Faruq al-Syaikh ja 'izah tasyji 'iyah is a new terminology where ja 'izah tasyji 'iyah begins with an agreement from one party to the other party so that the party does a job. According to Hamid, one example of ja 'izah tasyji 'iyah is in the form of a competition held by an institution for the community with a notice where if the parties participating will get a reward if they succeed in doing the work in the competition.

The ulama are of the opinion that ja'izah tasyji'iyah is permissible as long as the general and specific conditions are met. The general condition of ja'izah tasyji'iyah is that it must avoid the elements of gambling, profit, gharar and usury. As for the special conditions, namely the recipient of ja 'izah tasyji 'iyah must do work that is permitted according to Sharia, the object of ja 'izah must be a halal object and ownership belongs entirely to the giver.

In this phenomenon, the party that makes the promise is Tokopedia. Tokopedia promises its users that by making purchases through the Tokopedia application, they are entitled to get GoPay Coins as a gift or reward. Tokopedia provides an

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agreement where if the user has the opportunity to get GoPay Coins if he makes a purchase first.

This concept is closely related to *jualah*, which is a promise to provide rewards for certain work ordered by the giver of *iwadh*. Tokopedia as the *ja'il* and the buyer as the *maj'ul lahu*, Tokopedia provides a condition where if the buyer makes a shopping transaction and then he is entitled to receive GoPay Coins as a reward. However, according to the author, the contract that is more appropriate to use is the *ja'izah tasyji'iyah* contract rather than the *ju'alah* contract. Because the *ju'alah* contract is more appropriate for doing specific work according to the wants and needs of *ja'il*, but the work is not related to *maj'ul lahu*.

Cashback is a marketing strategy carried out by Tokopedia to increase usage rates in its application. When viewed in terms of general and specific provisions, both the parties and the object are in accordance with what is required. That GoPay Coins can be said to be an *iwadh* in *ja'izah tasyji'iyah* because it meets the criteria which are free from elements of gambling and luck because of the certainty of the amount of *iwadh* that can be obtained and the work done by the recipient of *ja'izah tasyji'iyah*, then the object used as *iwadh* has also met the specific provisions because the object used as the object is a useful and halal object, the object before it is given is fully owned by Tokopedia and the form of GoPay Coins is real and can be used.

The law of using GoPay Coins cashback is permissible because in the grant contract itself there is no provision where the property that already belongs to the grantee cannot be used for buying and selling. The basis of reference for the permissibility of using this cashback can be based on the rules of *muamalah fiqh*, namely: "Basically, all forms of *muamalah* are permissible unless there is evidence that forbids it". However, regarding the existence of terms and conditions regarding the use of GoPay Coins, apart from efforts to increase consumer usage, it can also prevent the misuse of cashback, which if the cashback can be disbursed, there will be many manipulations from fraudulent Tokopedia users.

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## **CONCLUSIONS**

The mechanism of GoPay Coins cashback income is that the buyer is required to make a purchase transaction and enter the GoPay Coins cashback voucher and make a payment, after the order is received, the cashback will be received and entered into the GoPay Coins balance. In using the cashback itself, the buyer only has to choose the payment method using GoPay Coins on the payment page, wait until the payment is successful and the GoPay Coins balance is deducted. Based on the analysis of fiqh tabbaru regarding the income and use of GoPay Coins cashback in buying and selling transactions on Tokopedia, it shows that this practice is in accordance with the grant contract because the conditions required in the grant contract are fulfilled, especially in ja "izah tasyji "iyah. In this practice, the parties involved also benefit from each other. Tokopedia benefits from the increase in application users and the buyers benefit from getting GoPay cashback just by shopping for the items they need.

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