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OVO Payment on Grab App: A Fiqh Muamalah Perspective among Muslim Student

Falira Alifia Zahra^{1*}, Hubbul Wathan², Rizal Agus³, Supaino⁴, Anriza Witi Nasution⁵
Politeknik Negeri Medan^{1,2,3,4,5}

Main Author's E-Mail Address / *Correspondent Author: fuliraalifia57@gmail.com

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Abstract

The purpose of this study is to determine the mechanism of OVO payment system discounts on the Grab application and to determine the Fikih Muamalah analysis of the mechanism of OVO payment system discounts on the Grab application. The subjects of this study are Muslim students at the Medan State Polytechnic. This study uses qualitative data. The data sources used are primary and secondary data. Data collection techniques include interviews, documentation, and observation. Validation tests are conducted using interview data and triangulation techniques. The results of the study show that the OVO payment method discount scheme on the Grab application has been structured and transparently organized, covering terms and conditions, promotional periods, quotas, and the rights and obligations of all parties. In principle, this system has fulfilled the principles of fairness, certainty, and avoidance of elements of gharar, dhulm, and israf. This practice is in line with the spirit of MUI DSN Fatwa No. 116/DSN MUI/IX/2017, which requires protection for users, merchants, and drivers in digital transactions. Second, OVO's discount practice can be justified through two sharia contracts: Wadi'ah Contract: user balances are stored as deposits that can be withdrawn at any time, without being used by the issuer except with the permission of the holder, and Qardh Contract: if the issuer uses the balance (for example, for investment), then the discount serves as a voluntary reward that does not contain usury.

Keywords: Digital Wallet, Fiqh Muamalah, Grab Application, Payment Method

INTRODUCTION

Transportation is a primary need that people require for their daily activities. According to the Ministry of Transportation in 2021, the demand for transportation in Indonesia continues to increase in line with urban population growth and community income. The increasing intensity of demand for transportation services in the community supports innovations that can bridge the gap in people's needs for more efficient facilities and infrastructure. This is also driven by technological developments that have a significant influence on changes in the modes of transportation commonly used by the community (Ruzi, 2024). This has led to a transportation migration in Indonesia from conventional transportation to online transportation.

Innovations continue to be made to increase the intensity of online transportation application users, who have grown significantly. Considering consumer needs for convenience, safety, and changes in people's habits during the COVID-19 pandemic, online transactions are provided that can take place without direct contact between drivers

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and customers, known as cashless payment methods. According to PBI/18/2016, any party acting as a Payment System Service Provider must first obtain permission from Bank Indonesia (Darmawan, 2024). Research supporting this regulation shows that providers must fulfill their obligation to convey accurate, clear, and honest information related to the payment system in accordance with applicable laws and Bank Indonesia standards. This aims to provide legal certainty for consumers, clarify their rights and obligations, and ensure that business actors act in good faith in line with technological developments (Rizki, 2021).

Among the numerous online transportation services in Indonesia, Grab is one of the most widely used online transportation applications today, particularly among students (Monika & Ardi, 2023). Data from the Databoks study indicate that a total of 2.75 million downloads of various online transportation applications occurred in Indonesia each month in 2022 (Beno et al., 2022). The total number of Grab application users in Indonesia over the last 3 years can be seen as follows:

Table 1.1 Table Listing Total Grab App Users in Indonesia

Year	Gross Merchandise Value
2021	201.000
2022	207.000
2023	170.000

Source: Processed data

The service system on the Grab app where there is a difference in mechanism between making cashless payments through the app and making cash payments. One of the payment methods available on the Grab app is payment using the OVO e-wallet. This OVO digital wallet payment mechanism allows users to make payment transactions to drivers solely through their mobile phones by adding funds to their digital wallets using bank transfers, credit cards, or other methods equipped with additional authentication, such as PINs and facial scanners (Anjeli et al., 2025). Users can then select the “OVO” payment method that is linked to their personal Grab account.

In this online transportation, the contract used is the Ijarah Al-Maushufah Fi al-Dzimmah contract. In this context, Muhammad Sa'id al-Buthi explains that ujarah in the Ijarah Al-Maushufah Fi al-Dzimmah contract occurs when the consumer pays the fee in accordance with the provisions and must be paid in cash when the transaction occurs (Yunus et al., 2023). Payment for Grab driver services is made by the customer using cash or OVO e-wallet balance through the payment methods available on the application. If using the OVO payment method, the customer must pay in advance using the balance in their OVO e-wallet, and the driver will not receive the money immediately.

Along with the increasing use of OVO payment methods in transactions on the Grab application by students (Nurjanah, 2020) There has also been discourse regarding the validity of contracts in this system. There are differences in perception regarding the validity of the Ijarah contract, which is the benchmark for agreement between the two parties in a transaction to achieve a common goal. (Rahmah, 2023) states that in GoPay transactions, there is an ijarah contract that has fulfilled the pillars and conditions, meaning that the contract is valid according to Sharia law. This has a similar mechanism to the OVO payment method on the Grab application. In addition, (Jannah et al., 2024) states that contracts in online transactions on the Grab-Food application, which include lease contracts, are in accordance with the principles of muamalah fiqh and the

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transactions that occur fulfill the pillars and requirements of sharia, particularly in terms of the clarity of the roles and involvement of each party (application provider, OVO e-wallet, driver, seller, and consumer).

(Murtapi'ah, 2022) also adds that an agreement will be declared valid if the subject, object, price, and time in the sale and purchase transaction are known and clear, similar to the sale and purchase practice on the GrabFood feature with payment using OVO. Similarly, research conducted by (Suharlina, 2020) shows that GrabFood sales and purchase transactions use al-murabahah contracts that are valid according to Islamic law. Meanwhile, according to (Harun et al., 2021) The analysis of the salam contract theory on the purchase of services using OVO payments in the Grab application is in accordance with Islamic law because it fulfills the pillars and valid requirements of the salam contract, while the object of the salam contract transaction is transportation services.

When using OVO for payments on Grab, consumers will enjoy many benefits, one of which is a discount system for various types of transactions or shipping costs, which will be cheaper due to the availability of free shipping vouchers when using OVO as a payment method, compared to cash payments (Murtapi'ah, 2022). This creates an imbalance when viewed from the perspective of Fikih Muamalah regarding the law on transactions that benefit consumers.

Research (Musanna et al., 2022) shows the results of an analysis by Shafi'i scholars who state that OVO has effectively met the criteria for a wadi'ah contract, so that making payments through OVO is permissible. Then (Mafazi, 2023) added that giving cashback through the OVO digital wallet method can be said to be free from the element of usury, but does not fully meet the criteria for a ju'alah contract. (Rosmita et al., 2024) reviewed the use of free shipping vouchers on the ShopeePay app on the Shopee application, which is permissible, based on the funds in the ShopeePay account being classified as a sarf contract. The same mechanism applies to discount transactions using the OVO payment method on the Grab app, which are therefore permissible.

(Arman, 2023) also states that the use of the OVO e-wallet is permissible because it does not cause usury in accordance with Surah Al-Maidah, Verse 2. It would become haram if there were a difference in value and a delay in time. (Tiady, 2024) emphasizes that the difference in transportation service rates with different methods has been taken into account by the electronic money issuer (OVO) and the online transportation service provider (Grab), so it is permissible. Supporting this statement, (Maulana, 2022) adds that discounts and cashback on GoPay, which are similar to OVO payment method discounts on the Grab app, are in accordance with and do not conflict with the DSN-MUI Fatwa.

Meanwhile, (Tiara et al., 2024) states that the policy of providing discounts is the right of the party renting out Gojek services as a permissible gift. (Rahmah, 2021) adds that transactions carried out on online transportation are not followed by debt transactions, so the original law is permissible. (Atmaja, 2022) concludes that electronic agreement transactions in various muamalah contracts as regulated in the ITE Law are permissible under Islamic law.

This differs from the opinion of (Wulandari, 2023), who states that OVO transaction services have the potential for gharar, which results in riba nasi'ah for Grab services. (Malinda, 2024) also states that Go-Pay transactions containing discounts involve riba, making them haram. Reinforcing these two statements, (Anjaswangi, 2023) argues that discounts given to users who use the Go-Pay payment application can be considered riba,

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which is haram. Several studies are closely related to the fiqh muamalah law regarding discounts obtained by users when using the OVO payment method on the Grab application.

The Grab application has had a significant impact on daily life, including for students at the Medan State Polytechnic. Since Grab emerged, it has greatly helped students when traveling from home to campus, transporting goods in urgent situations, ordering food, and so on. If students receive a discount during the payment process, it will greatly ease their burden, especially those who use the non-cash payment system via the OVO e-wallet method. Most students only see the benefits or personal advantages, but are there any students who, before using the OVO payment system on the Grab application, first examine the validity of the contract and the views of Islamic jurisprudence regarding the discount system that occurs when using the OVO payment system? There are various problems in research related to the unclear terms and conditions of discount usage and differing views in Islamic Commercial Law regarding the validity of contracts and the legality of discount systems when making cashless payments through the OVO e-wallet method.

It is hoped that the results of this study can provide deeper insights into the application of Islamic Commercial Law in online transportation transactions and provide recommendations for users and service providers so that transactions are more in line with Sharia principles. Therefore, in this case, the researcher is interested in analyzing and discussing further the “OVO Payment on Grab App: A Fiqh Muamalah Perspective among Muslim Student”.

LITERATURE REVIEW

Fiqh Muamalah

Fiqh muamalah is a combination of the terms Fiqh and Muamalah. Etymologically, the word Fiqh comes from the word fukaha, which means knowledge and understanding of something (H, Wathan et al., 2022). Meanwhile, in Fikih terminology, it refers to knowledge of Sharia laws regarding human actions that are derived from detailed arguments or a collection of Sharia laws regarding human actions (H, Wathan et al., 2022)

Muamalah is the rules of Allah that must be followed and obeyed in social life to protect interests (Agustianita & Zuhirsyan, 2023). Meanwhile, according to Abdullah al-Sattar Fathullah Sa'id, quoted by Nasrun Haroen, it is “human actions in worldly matters, such as buying and selling, debt and credit, trade cooperation, associations, cooperation in land cultivation, and leasing.”

Therefore, when the word Fiqh is combined with the word Muamalah to become Fiqh Muamalah, it can be defined as all actions that discuss the rules regulated in the Sharia that govern human actions based on the Qur'an and Hadith in the economic field. It can be said that Fiqh Muamalah is a form of economic activity that not only regulates relationships between humans, but also with Allah. Thus, Fiqh Muamalah means the rules of Allah SWT that regulate humans as social beings in all worldly matters (H, Wathan et al., 2022).

Discount

According to Carthy, as quoted by Arif Isnaini, a discount can be defined as a reduction in the initial price offered by the seller to the buyer, especially when the buyer

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takes over some or all of the marketing functions. This price reduction can also be used as a strategic tool in designing marketing plans (Noor, 2020).

According to Sigit, as quoted by Arif Isnaini, a price discount is the difference between the predetermined price and the price given because the buyer meets certain criteria or requirements that have been set (Noor, 2020).

Soemarso also explains that sales discounts, also known as cash discounts, are price reductions given if payment is made before the credit period expires. Simamora also explains that these sales discounts are a form of cash discount intended for customers who purchase merchandise on credit (Hertina, 2024).

Based on the above explanations, it can be concluded that a discount is a reduction in price offered to buyers from a predetermined price, and is generally used as part of a promotional strategy. The application of a discount system is often used by sellers to encourage increased sales, as price reductions can attract consumers to purchase the goods they need.

Akad Ijarah

The DSN-MUI Fatwa Number: 112 DSN-MUI IX 2017 states that an Ijarah contract is a lease agreement between a mu'jir and a mustajir or between a mustajir and an ajir to exchange benefits and ujah, both in terms of goods and services. The mu'jir (lessor) is the party that leases the goods, whether the mu'jir is a person or an entity equivalent to a person, whether it is a legal entity or not. The mustajir is the party who rents (the lessee/beneficiary of the goods) in an ijarah contract or the recipient of services in an ijarah contract, whether the mustajir is a person or equivalent to a person, whether a legal entity or not. The ajir is the party who provides services in an ijarah contract, whether the ajir is a person or equivalent to a person, whether a legal entity or not.

Dompot Digital OVO

The development of digital payment systems is mainly driven by technological advances and shifts in consumer behavior, which increasingly prioritize convenience and efficiency. Digital payments are a way of conducting financial transactions using digital technology, eliminating the need to rely on cash or physical checks as the main means of payment. Digital payment systems are also known as e-wallets.

Digital wallets are software applications or platforms that allow users to securely store and manage their payment information. In Indonesia, electronic money is regulated (Bank Indonesia, 2020) in: Bank Indonesia Regulation No. 11/12/PBI/2009 dated April 13, 2009, concerning Electronic Money; and Bank Indonesia Circular Letter No.11/11/DASP dated April 13, 2009, concerning Electronic Money. OVO is a digital wallet application issued by Grab that can be used to pay for various online transactions on the application, such as phone credit, packages, and data.

The OVO application is a digital payment system created by PT. VISIONET INTERNATIONAL, which is now part of LIPPO 2 GROUP. OVO (PT.Visionet Internasional) is a fintech (finance technology) startup that builds a digital platform aimed at making it easier for consumers by providing exceptional transactions through many trading partners, simple payments, and smart financial services. In July 2018, OVO announced strategic partnerships with several important companies in Indonesia, namely Bank Mandiri, Alfamart, Grab, and Moka (Anti, 2022). With the new partnerships

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established with the Lippo network, OVO has become the payment platform with the widest acceptance in Indonesia

METHOD

Based on the problem formulation that has been established, the type of research used in this thesis is qualitative research with a field research approach.

Qualitative research is a philosophically based research method. In this method, the researcher acts as the main instrument, and data collection techniques are carried out using triangulation (integration of various techniques). Data analysis is inductive or qualitative, and qualitative research results emphasize understanding meaning rather than generalization (Sugiyono, 2023).

This research was conducted through visits and communication with Grab app users who use the OVO payment method at the Medan State Polytechnic, Grab app drivers, and leaders of the Indonesian Ulema Council (MUI) in Medan. The method used in data analysis was descriptive qualitative. The data collection techniques used were participant observation, in-depth interviews, documentation, and triangulation. This study used the Miles and Huberman data analysis model, which consists of four parts (Sugiyono, 2023)

In qualitative research, information is collected through observation, in-depth interviews, documentation, or a combination of the three (triangulation) over a period of days or months. At the initial stage, researchers record everything they observe and hear, resulting in a variety of data.

Data reduction means simplifying information by summarizing, selecting essential points, focusing on important aspects, and identifying themes and patterns that emerge. In this way, the simplified data will provide a more structured picture, making it easier for researchers to continue collecting data and to search for data if necessary. According to Miles and Huberman (1984), the most common form of presentation used in qualitative research is narrative text. In other words, descriptions in the form of stories or verbal explanations are the most common way of presenting qualitative data. Conclusions may change if no strong evidence is found in subsequent data collection stages. However, if the initial conclusions are supported by valid and consistent data when the researcher returns to the field, then those conclusions can be considered credible

RESULTS AND DISCUSSION

1. Mechanism for Granting Discounts on the OVO Payment System on the Grab Application

In today's digital era, the advancement of digital platforms, especially in the field of financial technology, is rapidly increasing. Digital wallet transactions are currently classified under BPJPH Law Number 33 of 2014 concerning the Halal Supervision System, which states that products from such transactions have the same validity and legal force as face-to-face transactions. As explained above, transactions using digital applications are considered valid if the products have transparent marketing classifications in terms of description, images, and quality displayed in the application. Transactions using digital wallets are considered legal but are not binding, meaning that there are no sanctions for violations. Digital wallets are known to offer many advantages that can attract people to make transactions using them, such as various features, practical transactions, and various discounts and other benefits.

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Students speculate that transactions using OVO are usually very fast and the balance is immediately deducted when the payment is approved by the user, making transactions more practical and efficient. As a result of students rarely carrying cash, there has been an increase in the use of OVO on campus. In addition, the administrative costs of topping up your OVO balance are much more affordable than other digital wallets. The information provided by Grab regarding OVO payment methods is very clear, including notifications about discounts that are beneficial for students. The additional security feature of two-step verification via PIN when transacting using the OVO payment method makes it easier for students to avoid potential losses from discount practices.

Based on the interview results, it was concluded that the discount mechanism through the OVO payment method on the Grab app has a fast transaction process for users, but the terms and conditions of the discount must be read carefully. Discount information notifications are very easy to find, and Grab will even send them directly via notifications on the Grab account and personal email. The discount will automatically appear and be applied to the transaction when selecting the OVO payment method on the Grab app. The requirements for using the discount are generally quite simple: it must be applied through the OVO Cash balance, minimum transaction amount, for a specific period, for a specific type of service, and for new users. The intensity of OVO usage and the balance amount also affect the size of the promo offered by the Grab app.

From the driver's perspective, withdrawals from OVO accounts take only 1 minute after the withdrawal confirmation process, with no administrative fees. Information regarding the use of discounts by users is also clearly communicated to drivers with the words "Promo+OVO" on the app's homepage. Drivers will also receive the full amount of the discounted order payment. Transaction details will be displayed after the order is completed, showing the normal income amount and the discount given to the user. This is considered beneficial as it reduces misunderstandings between drivers and users.

2. Fiqh Muamalah Analysis of Discount Practices for OVO Payment Methods on the Grab Application

Before users agree to a discount transaction on their latest order, information will appear regarding the discount agreement contract, containing details of the agreement to be approved. The discount agreement for OVO payment method transactions consists of several parts, namely:

- 1) Agreement on the terms and conditions of the promotion based on the type of promotion
- 2) Agreement on automatic discounts when using the OVO payment method
- 3) Agreement on the period of validity of the discount
- 4) Agreement on the daily quota for the promotion
- 5) Agreement on the opportunity to use the promotion during the period
- 6) Transaction failure agreement
- 7) Agreement on OVO's rights regarding fraud
- 8) Agreement related to service complaints

This information explains the discount agreement procedure from the perspective of Fiqh Muamalah, emphasizing several key principles that must be followed. First, discount transactions must be carried out with the aim of protecting all parties, such as between users and merchants or merchants and issuers, as stipulated in MUI Fatwa No.

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116/DSN-MUI/IX-2017 concerning electronic money. Second, the agreement must contain important details related to the transaction amount in a transparent manner, such as the terms and conditions, and the rights of the user and the issuer. This information must be communicated transparently because it is a crucial aspect that often causes conflict.

If there are administrative fees in the balance top-up mechanism, Fikih Muamalah explains that there is a principle that does not allow interest on additional fees. However, if the additional fees are justified, in the case of OVO balance top-ups related to banks that act as intermediaries between users and issuers, they are permissible. In addition, the nominal balance amount stated is the same as the nominal amount of money deposited. In general, all these prohibitions are based on fundamental principles, namely, freedom from gambling transactions, everything must be clear, there should be no additional charges without a valid basis, and it should not lead to wastefulness.

Discounts in OVO payment methods on the Grab app are permitted in principle. The law regarding the provision of discounts is actually a gift from the issuer or merchant. The origin of the concept of gifts in discount transactions by issuers to users is based on the balance stored in OVO. There is no difference in legal provisions if the discount provider is a digital wallet or service provider, and does not cause any problems. However, there are principles that need to be considered, namely: first, there should be no injustice to either party, especially to customers. Second, there must be certainty that the discount customers receive is in line with what is communicated (no gambling).

Support for this argument comes from statements made by two informants who provided information that the benefits of discounts can significantly reduce expenses, with discounts of up to 50%, as well as making transactions more practical because they do not require cash. In addition, the information provided by Grab about OVO discounts is quite clear, especially the details of the promotion regarding the certainty of the discount amount. On the other hand, drivers stated that Grab's discount program is very beneficial for them. The reasons are that orders become more frequent as users are happy to get low prices, transaction details are sent clearly via email every month, and the auto system avoids various indications of fraud. Drivers also feel that the discount transactions are very fair as they do not reduce their income at all, so both users and drivers benefit.

These results are in line with the research by Arman Saputra and Fadli Andi Natsir (Arman & Natsir, 2023), which states that the convenience gained and the price paid are comparable to using cash, so payment transactions by drivers through the OVO digital wallet are permissible in Islam. The promotions available when using OVO for Driver-Grab transactions as an online motorcycle taxi service include a more practical payment method, price reductions, and more affordable prices. The discount mechanism examined in this study can complement the principles of Fikih Muamalah.

This analysis shows that Fikih Muamalah balances justice and humanity in transactions, both direct and digital. With cooperation agreements that have a strong purpose to protect both parties from potential fraud. If the Grab application is analyzed using Fikih Muamalah law, regarding the pillars and conditions of buying and selling, it is as follows:

1) Subjects

- a) In the Grab application, there are applications for merchants and service users as application users. However, both parties do not meet face-to-face during the

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transaction process, as occurs in direct sales. Grab users must be of legal age, as OVO Premium requires a National Identity Card (KTP).

- b) When transacting on the Grab app, the user's decision to make a transaction must be based on their own free will without any coercion from the app, as users have the freedom to choose the services they wish to use.
- c) When ordering services, it is very important for users to ensure that the purchase is based on need (not wasteful) in accordance with the principles of Fikih Muamalah, so that the transaction is at an appropriate level.

2) Objects

- a) The Grab application can be used by all Indonesian citizens, not only Muslims. Therefore, the services and products marketed on this application are diverse but must be in the category of halal.
- b) Users must be able to sort services and products according to their needs.
- c) Payment can be made before the service is completed, as specified in the transaction details, or after the service and product are delivered within the period specified in the agreement on the application.

The Grab application, when analyzed using MUI Fatwa No. 116/DSN-MUI/IX-2017, is as follows:

- 1) In the case of a Wadi'ah contract, the provisions and limitations of the Wadi'ah contract in the Grab application can be analyzed as follows:
 - a) The nominal amount of the OVO balance can be withdrawn/used by users at any time when they need it.
 - b) The nominal amount of the OVO balance deposited is never used at all on the basis that the nominal balance never changes from time to time.
 - c) This law does not only apply to users. Every party, especially OVO itself, must understand the mechanism of the contract and ensure that the money cannot be used as stipulated in the Wadi'ah contract.
 - d) The government is obliged to restrict issuers in the use of funds deposited by users (Flot Funds).
- 2) In the case of a qardh contract, the provisions and limitations of the Wadi'ah contract on the Grab application can be analyzed as follows:
 - a) The nominal amount of the OVO balance is a debt that can be withdrawn/used by OVO at any time.
 - b) OVO may use (invest) the debt from electronic money holders.
 - c) Users are required to repay the principal amount of OVO's debt at any time as agreed;
 - d) The use of funds by the issuer must not conflict with Sharia principles and laws, and regulations.

The Indonesian Ulema Council (MUI) has issued a fatwa through the DSN regarding several fatwas related to digital systems, such as the fatwa on electronic money. However, this fatwa is not binding if it is not in accordance with sharia law, and therefore cannot be enforced under positive law. This fatwa only serves as a guideline, but it is not mandatory, meaning that there are no binding sanctions for those who violate it. Therefore, to ensure compliance, it depends on the individual using it. The law is only a

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religious norm that has been outlined in fatwas issued by the MUI, NU, Muhammadiyah, and so on.

In relation to this, based on analysis, there has never been any information regarding the balance stored in the OVO digital wallet, let alone the system itself. Upon further examination, people who store their money in the OVO application will receive a special discount. These discounts are the result of investments made under a Qard contract in return for the money stored by users in their OVO digital wallets. The state does not require users to enter into contracts based on the law. Therefore, we are required to have good intentions when using Qard contracts, so that the money we lend is invested in the right way.

The relationship between the parties also needs to be clarified, namely between the user and the Grab app, or between Grab and the party providing the discount/OVO itself, as well as between OVO and the user. However, users have no contractual relationship with Grab-Drivers. If we adhere to the contract, it means that anything related to the imbalance between OVO and the driver is not the responsibility of the user. The contract between the user and the driver is only for the service we order to reach our destination

CONCLUSION

Based on the processing of data from the research interviews that refer to the problems and objectives of the research, it can be concluded that the mechanism for implementing discounts applied to the OVO payment method in the Grab application has, in principle, fulfilled the principles of Fiqh Muamalah, which emphasizes fairness and certainty. The agreement includes detailed terms and conditions, validity period, promo quota, rights and obligations of users, merchants, and OVO, which are presented transparently. In this context, it addresses important aspects such as preventing gharar (uncertainty), providing certainty regarding the nominal discount, and avoiding elements of dhulm (oppression) and israf (wastefulness). This practice is in line with MUI Fatwa No. 116/DSN MUI/IX 2017, which requires the protection of users, merchants, and drivers in digital financial transactions.

Fiqh Muamalah analysis of discounts on the Grab app using the OVO payment method is permissible based on two contracts, namely: Wadi'ah contract with an agreement scheme that the user's balance is stored as a deposit, the funds are not used by the issuer, and the user can withdraw at any time. The Qardh contract, under which the balance is used (invested) by the issuer, and the user receives a discount as "compensation" for the use of those funds. By viewing the discount as a gift under the Qardh contract, as long as the funds are used lawfully, do not involve usury, and comply with the fatwa, this scheme is permissible from the perspective of Islamic Commercial Law

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