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MONEY-MAKING CAR APPS FOR INVESTMENT ISLAMIC LAW PERSPECTIVE

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Abstract

Technological sophistication today is growing very rapidly, especially in the modern era. All people generally have their own cell phones (hanphone) so that anything that is cold can be accessed and known. An application on a cell phone or cell phone that gives money instantly called a money-making car application called Tessla. The application will give money quickly for users who have invested, it will get money for a month after making an investment. In addition, users will also get money when they have completed the tasks or missions given by the money-making car application. Therefore, the author will discuss how the perspective of Islamic law on the money-making car application. With the core of the problem of how Islamic law views the money-making car application and how the law of money from the investment of the money-making car application. Money-making car applications according to Islamic law are seen as a syubhat thing that is still categorized as unclear and vague because the user will get unclear money given by the application, it is better to leave it to protect themselves, religion and honor. However, if the money from the tasks or missions that are carried out can be considered as ju'lah or wages from the results of doing the tasks given by the application and this is in line with the law of Islam.

Abstrak

Kecanggihan teknologi di masa sekarang berkembang sangat pesat, apalagi di era modern sekarang. Semua masyarakat pada umumnya memiliki hp (hanphone) masing-masing sehingga apapun yang dingin diakses bisa dilakukan dan diketahui. Sebuah aplikasi di hp atau telepom genggam yang memberika uang secara instan yang disebut dengan aplikasi mobil penghasil uang yang bernama Tessla. Aplikasi akan memberika uang secara cepat bagi penggunanya yang sudah berinvestasi, maka akan mendapatkan uang selama sebulan setelah melakukan investasi. Selain itu pengguna juga akan mendapatkan uang ketika sudah menyelesaikan tugas-tugas atau misi-misi yang diberikan oleh aplikasi mobil penghasil uang tersebut. Oleh karena itu penulis akan membahas bagaimana perspektif hukum Islam terhadap aplikasi mobil peenghasil uang tersebut. Dengan inti masalah bagaimana pandanangan hukum Islam terhadap aplikasi mobil penghasil uang tersebut dan bagaiaman hukum uang hasil investasi dari aplikasi mobil penghasil uang tersebut. Aplikasi mobil penghasil uang menurut hukum Islam dipandang sebagai sebuah hal yang syubhat yang masih dikategoeikan tidak jelas dan samar-samar karena penggunakan akan mendapat uang tidak jelas yang diberikan aplikasi tersebut, lebih baik untuk ditinggalkan demi menjaga diri, agama dan kehormatan. Teapi jika uang hasil dari tugas atau misi-misi yang dikerjakan itu bisa dinilai sebagai ju'lah atau upah dari hasil mengerjakan tugas yang diberikan aplikasi tersebut dan ini sejalan dengan hukum Islam.

INTRDUCTION

Human life is greatly influenced by the development of science and technology. For example, technology has produced various innovations in facilitating human activities such as clocks, cell phones, televisions and so on. This is due to the rapid development that greatly helps life in the modern era. This is in line with the goal of the social revolution, to make people's lives focus on humans between technological development and the resolution of society can be achieved and people can enjoy a life that has the best, active and comfortable life.[1]

Today's technological advancements offer a variety of ways that one can easily make money even though they don't have to work hard, such as just watching advertisements, movies, or videos on special applications online, one can easily receive money from these activities.[2] The circumstances of life from time to time are changing in accordance with the times, one of which is in the economic field. Especially now that we are faced with a digital economy. Digital economy can be translated as economic and business activities that innovate sophisticatedly using internet or digital technology. Comparable meaning, digital economy is an economic activity carried out through internet and web-based markets. The activities reach a wide range of areas, including entertainment businesses that are widely consumed by the public such as movies and music, health and education services, as well as financial management and administration services such as banking, and so on. [3]

In modern times, everyone has a cellphone (hanphone), with this cellphone everyone can use it for various things, one of which is to improve their respective economies.[4] At this time there is an application on the cellphone that can make money without having to work anything. Just by carrying a cellphone everywhere and this can make money for the owner of the application. This application is called Tessla, where the way this application works is by buying a money-making car, then the car will work to make money for the owner. And the money will continue to go to the application owner or the owner of the money-making car for one month. The amount of money coming in is adjusted to the car purchased by the application owner, if the car purchased is expensive then the money coming in will also be large or a lot, but if the car purchased is small or cheap then the money coming in is also small.

The spread of this application was initially carried out by those who are members of the salafi groups in the village. They offered this very interesting application in their own way, and even started by giving initial capital to people who wanted to join using this generating car application. They do this because when they invite someone to join by inviting them through a link, it will also benefit them. So every person they meet if they feel they can be invited then they will immediately tell the benefits that will be obtained using this application, then in the end invite the person. They say this is not usury but this is just a maslahah because it contains elements of goodness and benefit in it. And they also say this is not gambling because, because it does not use a lottery system but only uses tasks which of these tasks, when completed, will get benefits in the form of money.

This is what is being done, because the economy is declining day by day, the population's opinion is decreasing dramatically, especially at this time when all prices are falling, especially in the agricultural sector, this makes the majority of people who are farming very difficult in their economy. So to meet their economic needs they do methods that may violate Islamic rules, as long as their needs are met.

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[1] Mohammad Rizky Ramadhany Budianto, "Perspektif Islam Terhadap Ilmu Pengetahuan Dan Teknologi," *Jurnal Islamika* 21, No. 1 (2021): 55.

[2] Raudatunnisa, "Aplikasi Snack Vidio Dalam Pespektif Hukum Islam," *Jurnal Transformatif* 5, No. 2 (2021): 191.

[3] Masitoh Nurul Anisa, "Aplikasi Penghasil Uang (MCENT BROWSER) Ditinjau Menurut Hukum Islam," *Jurnal Ilmiah Pesantren* 8, No. 1 (2022): 1114.

[4] Dekinus Kogoya, "Dampak Penggunaan Hanphone Pada Masyarakat Studi Pada Masyarakat Desa Piungun Kecamatan Gamelia Kabupaten Lanny Jaya Papua," *Acta Diurna* 4, No. 4 (2015): 4.

In Islamic law, the concept of usury has become a study that has long been discussed by scholars, usury means the taking of additional assets from the principal or capital unlawfully. There are several opinions in explaining usury, but in general there is a common thread that emphasizes that usury is the taking of additions, both in buying and selling transactions and borrowing unlawfully or contrary to the principles of muamalah in Islam.[5] So usury can be said to be the additions required by people who have property to people who borrow their property (money), because of the delay in the promise of payment by the borrower from a predetermined time.[6]

However, on the other hand, those who spread this application consider this behavior not usury either because, the system of this application benefits the car buyer, not us who pay more to the application. So, the author will discuss this further from the point of view of Islamic law what is the law of money from the income of the money-making car application, then also how the perspective of Islamic law on the money circulation system in the money-making car application. Therefore, the author gives the title of this article, money-making car applications from the perspective of Islamic law.

METHODS

This research is a library research that exploits sources in specialized fields related to this research to obtain the data needed in this research, so the author first made observations because this phenomenon was new to the author in one Nagari, the author also collected reading materials such as scientific articles, books, journals, print media and other data relevant to this research. The source of this research consists of two sources, namely primary sources which are used as the main source and also secondary sources which are used as supporting sources. So that the preparation of this research is expected to be able to provide answers to the problems studied.

RESULT AND DISCUSSION

The investment business is one of the businesses that is in demand by many people in this era. In its definition, investment is defined as an investment activity with the aim of getting a profit in the form of goods or money. Various investment platforms also offer lucrative benefits. The development of the all-digital era has given rise to various applications that can be used to invest. With this, the community is facilitated in terms of investing without meeting with other parties. Easy access and usage also make people interested in digital investing.[7] Investments are immovable goods or goods owned by individuals or companies that are owned with the hope of getting periodic income or profit.[8]

Investment according to sharia economics is placing funds with the aim of gaining profits in a way and based on sharia principles. Investments that are in accordance and in line with the principles of Islamic sharia are investments that are halal and do not contain elements of usury, maysir, and gharar in them.[9]

In Islam, something that can harm the economy in life, such as maisir, gharar, and usury is strictly prohibited, because Islam does not allow its adherents to be selfish and enrich themselves for their personal gain. Islam strongly encourages its adherents to carry out economic equality, as in Islam it is recommended to give alms to the closest people or neighbors, this is certainly intended so that the

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5 Helmi Karim, *Fiqih Muamalah* (Jakarta: Gema Insani, 2000), 75.

6 Bukhari, "Riba Dalam Perspektif Hukum Islam," *TAHQIQA* 14, No.1 (2020): 43.

7 Iin Fadila Ramadhani, "Penggunaan Aplikasi Vtube Bermotif Money Game Perspektif Fikih Muamalah," *Al-Mawarid* 3, No. 1 (2021): 60.

8 Elif Pardiansyah, "Investasi Dalam Perspektif Ekonomi Islam Pendekatan Teoritis Dan Empiris," *Economica* 8, No. 2 (2017): 340.

9 Ina Nur Inayah, "Prinsip-Prinsip Ekonomi Islam Dalam Investasi Syari'ah," *Jurnal Ilmu Akuntansi Dan Ilmu Syari'ah* 2, No. 2 (2020): 90.

economy can be equal, so that people who receive alms or assistance do not feel distress in their economy, and also for the achievement of a society that lives in harmony and comfort.[10]

However, lately many applications have emerged that are not only for investment but also gambling (online gambling). This research, focuses on an application that can make money instantly by renting or buying a car in the application then the user will receive profits every day for one month. This application is in great demand and attracts people to use it because of the benefits obtained.

Tessla is one of the apps that provides income to app users after buying a work car to make money for the app owner. Just by buying a car with a price of Rp: 120,000, then the application owner will continue to invest for one month or 30 days ahead with Rp: 30,000 per day. In addition, this application also provides many tasks such as daily login, and the task of inviting friends to join to use this money-making car application, if you succeed in inviting one friend and the invited friend also invests then the inviter will get 36% of how much the friend's investment is.

As a society that only has a middle to lower economy, there are certainly a lot of people who will be interested in the income offered by this money-making car application. Moreover, the economic cycle of the community is declining, due to very slow economic growth and as a majority farming community cannot maximize their agricultural products due to extreme weather factors and very cheap food prices. This is what causes many people to be interested and want to join to use the application together.

In addition, what makes people interested in joining using this application, because those who promote the beginning until now that many use this money-making car application are those who are experts in worship, or it can be said that people who diligently pray in congregation to the mosque and are part of the salafists, so that people no longer think long to be interested in using the application. The way to promote it is very good, by starting with the people closest to them, family and close friends, to fellow mosque worshipers, by explaining the advantages and benefits of the money-making car application to the people they target so that finally the person joins, and this cycle will continue to run and continue.

In Islamic law, things whose status is unclear are known as shubhat, shubhat requires its own thinking to determine its status. Shubhat is between two sides of halal or haram, it can be closer to halal, and it can also be closer to the haram. It can also depend on a person, meaning that it applies to certain people and not necessarily to others. Therefore, shubhat can be said to be something that is very subjective.[11]

Shubhat refers to a vague state or a state that is not completely clear. In this context, the term refers to anything that cannot be clearly categorized as halal or haram for humans. Everything that falls into the category of shubhat is something whose evidence is still a matter of debate or disagreement among scholars. Therefore, avoiding actions that fall into the category of shubhat is considered as wara' (prudence). Some scholars are of the opinion that such actions are forbidden, as in the hadith of the Prophet, "whoever guards himself against what is uncertain has saved his religion and honor". Those who do not protect their religion and honor are considered to have fallen into forbidden acts.[12]

Therefore, an action that is done is not yet known whether it is halal or haram, so it is better to use the concept of shubhat to better protect yourself, honor and religion. Especially in this digital era, everyone has a cellphone, which can access anything inside including one of them is an application that can make money quickly, namely one of the money-making car applications. Therefore, Muslim

[10] Lina Marlina, "Investasi Dalam Perspektif Ekonomi Syari'ah," *Fastabiq* 4, No. 1 (2023): 42.
[11] Amir Mahmud, "Kajian Hadits Tentang Halal Haram Dan Syubhat," *Jurnal Adabiyah* 17, No. 4 (2017): 135.
[12] Suci Suroya, "Sebab Syubhat Dalam Penerapan Sanksi Jarimah Hudud Serta Pengaruhnya," *Tashdiq Jurnal Kajian Agama Dan Dakwah* 1, NO. 1 (2023): 3.

attackers must protect themselves from actions that might be prohibited, or it is not clear that it is permissible, if it is still in doubt then that is what is called syubhat, it is better to leave it to protect themselves, religion and honor.

If you look back at the money invested in the money-making application that comes in every day to the owner of this account is something that is shubhat because the status of the money is not clear, where it came from, why the money was given. The reasoning of those who are people who know the rules of Islam, the first person to spread the money-making car application argues with the benefits and goodness he gets in the form of profit in the form of money. They are prejudiced against the app. They do not see this money-making car app as something shubhat.

Shubhat basically requires objective knowledge of the legal status of a case, because in the view of Islamic law there is no problem that does not have a legal status. Even if it is sometimes debated, its ambiguity is not due to confusion, but is based on clear knowledge.[13] Meanwhile, shubhat arises from ignorance, not knowledge. The daily income from this money-making car application is something that is not legalized in Islam because it is not clear what the money is given for, and the author concludes that this is something that must be abandoned.

On the other hand, the income obtained from the results of working on the tasks given by the money-making car application if reviewed from Islamic law can be seen from fikih Mualmalah. In fiqh Muamalah, it is called a ju'alah contract which can be used as a means of earning money by carrying out directed missions as long as the missions directed by the money-making car application do not conflict with Islamic law, maqashid Sharia, and do not bring harm and disobedience.[14]

In practicing ju'alah, of course, there must be provisions that must be considered, the legal provisions that must be considered in the practice of ju'alah are:[15]

1. Ju'alah is a permissible contract. Therefore, whoever makes the contract between the two parties may cancel the contract. If it is canceled before work, the worker does not get anything. However, if it is canceled in the middle of the work, the worker can be paid according to what has been done.
2. Ju'alah does not require that the time of the work be known. If someone says that the one who can bring back a lost animal is entitled to a dinar, then he is entitled to a dinar. The person who returns the lost animal is entitled to one dinar even if it has been missing for a month or a year.
3. The reward of ju'alah is only entitled to be received by the maj'ul lahu if the results of the work are fulfilled.
4. The ja'il party must fulfill the promised reward if the maj'ul lahu party completes (fulfills) the achievement (result of the work/natijah) offered.[16]

The definition of fikihh Muamalah is the laws that regulate human actions in world affairs, such as buying and selling, debt, leasing, cooperation, and engagement. In the fiqh of Muamalah there is a contract called a ju'alah contract, which is a commitment or promise to give a certain gift or reward for carrying out a job. In general terms, the Ju'alah contract is the same as a race (competition) that can be profitable. According to KHES, ju'alah is an agreement for a certain reward from the first party to the second party for the performance of a task carried out by the second party for the benefit of the first party.[17]

[13] Erna Dewi, "Konsep Pemilihan Harta Syubhat Dan Non Syubhat Dalam Kepemilikan," *Jurnal Islamic Circle* 1, No. 1 (2020): 109.
[14] Raudatunnisa, "Aplikasi Snack Vidio Dalam Pespektif Hukum Islam," 194.
[15] Abu Bakar Jabir Al-Jazairi, *Minhajul Muslim* (Jakarta: Pustaka Al-Kautsar, 2015), 622.
[16] Madani, *Hukum Kontrak Keuangan Syariah Dari Teori Ke Aplikasi* (Jakarta: Kencana, 2021), 192.
[17] Raudatunnisa, "Aplikasi Snack Vidio Dalam Pespektif Hukum Islam," 195–97.

The evidence that is the legal basis for the permissibility of this ju'alah contract is found in the Qur'an letter Yusuf verse 72:[18]

قَالُوْا نَفْقِدُ صُوَاعَ الْمَلِكِ وَلِمَنْ جَآءَ بِه حِمْلُ بَعِيْرٍ وَّاَنَاْ بِه زَعِيْمٌ

Meaning: "The callers said, "We have lost the king's trophy, and whoever returns it will receive food (as heavy as) a camel's burden, and I guarantee it."

This verse explains the permissibility of ju'alah, the verse above tells when the king lost his crown, then the king held a competition or race for whoever found it would get a reward or reward from the king. This is in line with the concept of ju'alah that the author describes above ju'alah is a benefit obtained from a job or some kind of competition. At first glance there is an element of gharar in ju'alah as mentioned in the Hanafiah opinion, Ju'alah contracts are not allowed, because they contain elements of gharar in them. Namely, uncertainty over the work and the time period specified.[19]

In the Maliki, Hambali and Shafi'i madhhabs, ju'alah is permissible based on the story of the Prophet Yusuf and his brothers in Surah Yusuf verse 72, as well as the hadith from Abu Sa'id al Khudri above. In fact, the Maliki madhhab allows ju'alah in buying and selling such as; sell me these clothes, if sold, then you will get a reward of one dirham.[20] According to Sayyid Sabiq, ju'alah is permissible because it is very necessary in certain conditions. The permissibility of this contract is in accordance with the needs of the community, be it the needs of daruriyyat or other emergency needs that make this contract fiqh permissible, such as the need to find people willing to work in the case of lost animals or slaves who have run away.[21] Therefore, ju'alah has the following objects of study:[22]

a. Permissible work that does not violate Shari'ah rules and does not cause prohibited consequences.
b. The work that is done has the value of the labor (kulfah), because work that does not have the value of the labor is not worthy of being commercialized in a shar'i manner.
c. The work that is done is maj'ul lah not obligatory 'ain. For example, a competition to return goods that were misappropriated or borrowed by the maj'ul lah himself, because the maj'ul lah as ghasib or musta'ir is personally obliged (wajib 'ain) to return the goods that he misappropriated or borrowed, and work that is wajib 'ain is not suitable for commercialization in shar'i terms. This is different from the one who carries goods under the authority of a trust, such as clothes that are blown into his house, so he is entitled to ju'lu when returning (radd) to the owner (ja'il), because radd is not his obligation, but rather a takhliyah.
d. There is no time limit.

Ju'alah is a non-binding contract. Either the ja'il or the maj'ul lah can terminate or cancel the contract before the work is completed, because ju'alah is a permissible contract that does not bind the two parties. If the contract is terminated before the work is done, or the amil terminates the contract after the work is done, in both cases the amil is not entitled to any compensation. But if the owner cancels the contract after starting the work, then he is obliged to give compensation or reward according to the results of the work. The owner (ja'il) has the right to increase or decrease the wage or

[18] Ismail Nawawi, *Fikih Muamalah Klasik Dan Kontemporer* (Bogor: Galia Indonesia, 2012), 190.

[19] Anisa Okta Vina, "Tinjauan Fiqh Muamalah Terhadap Aplikasi Penghasil Uang Cashzine (Studi Kasus Remaja Di Kota Pekanbaru)" (Program Studi Hukum Ekonomi Syariah (Muamalah) Fakultas Syariah Dan Hukum Universitas Islam Negeri Sultan Syarif Kasim Riau, 2023), 9.

[20] Haryono, "Konsep Al Ju'alah dan Model Aplikasinya Dalam Kehidupan Sehari-Hari," *Jurnal STAI Al-Hidayah Bogor: Al-Maslahah Jurnal Hukum Islam*, 2017, 648–49.

[21] Norwili, *Fikih Sebuah Pengantar Memahami Hukum Islam* (Yogyakarta: K Media, 2021), 43.

[22] Imron Rosyadi, *Ushul Fikih Hukum Ekonomi Syariah* (Surakarta: Muhammadiyah University Press, 2020), 285.

reward before the amil completes the work. This is permissible, as is the case with sale and purchase contracts during the khiyar period. Consequently, the owner must compensate the amil accordingly.[23]

Ju'alah is allowed in Islamic law, because the purpose of this ju'alah contract is not for harm, and also not something that violates shara' law but only aims to appreciate or as a reward for someone's hard work for something done, even though the work is not clear, but if someone has worked then he is entitled to get something from the results of his work. Although the Hanafi school of thought says that there is an element of gharar in the ju'alah contract due to the uncertainty of the work being done, other scholars agree that whatever the work is, as long as it is permissible and does not violate Islamic law and shari'a, it is allowed with a ju'alah contract.

So, when the users of the money-making car app only take advantage or take the money from the tasks or missions that are carried out, in Islamic law this is permissible and is seen as a ju'alah contract, which means wages or payment for work or tasks that have been completed. So this is something that is not forbidden or prohibited in Islamic law because the money from working on missions from the money-making car application is clearly a payment for a task that has been carried out.

CONCLUSION

The money-making car application is an application that is one of the most popular applications being used, because by using this application, users will get money instantly and quickly every day by buying cars in the application to make money. This application system is very attractive to the community, especially at this time, the community's economy has dropped dramatically, and when an application appears that immediately makes money quickly, of course people easily accept it. This application is called *Tessla* and by buying a car in this application, or what is often called investing, the user will continue to receive money every day for one month. According to Islamic law, this application is included in the group of things that are *syubhat* because the system of giving money is not clear. Because the user will get a lot of benefits after investing in the application. So it can be said that the money is syubhat money, which is still vague or doubtful and better to leave.

But on the other hand, this application also offers several tasks or missions that must be completed, if the mission is completed, it will get money in return for completing the task. In Islamic law, the concept of muamalah fiqh explains a contract called a *ju'alah* contract, where if a person gets a task or job from someone who does it, the person who does it is entitled to get a reward for the results of his efforts. When viewed from this money-making car application, the money from the results of the task can be said to be a reward for the mission that has been completed. This means that the money from the results of the task is in line with Islamic law or in line with *ju'alah*.

The development of technology is very interesting to investigate, because more and more technology updates, for example this money-making car application, does not rule out the possibility for further research. The author's suggestion is that people be careful to face the times in this digital era, especially since everything is digital, anything can be done digitally. Therefore, do not get out of Islamic law and Shari'a.

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