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Juridical Review of the Cashless Payment Method for Parking Services at Secure Parking Regional Bandung

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Abstract

This research is motivated by the implementation of an exclusive cashless parking payment system (*cashless-only*) at Secure Parking Regional Bandung, which may create difficulties for consumers who do not have digital payment methods or face system problems. This study aims to analyze the implementation of this policy, the fulfillment of consumer rights under Law Number 8 of 1999 concerning Consumer Protection, and its compliance with Islamic economic law principles based on DSN-MUI Fatwa Number 116/DSN-MUI/IX/2017 concerning Sharia Electronic Money. This research uses an empirical legal method with a qualitative approach through interviews, observation, and literature study. Interviews were conducted with two Secure Parking management representatives and 15 parking users at three shopping malls in Bandung. The findings show that cashless payments provide benefits in terms of efficiency and more organized transaction records. However, several problems remain, including unreadable tickets or cards, network disruptions, limited access to digital payment methods, and unclear procedures for handling failed transactions. The use of electronic money is generally acceptable under Islamic law, but cashless payment systems must also consider public benefit, fairness, and consumer protection. This study recommends improving complaint procedures and providing cash payments as an alternative when consumers experience payment difficulties.

Keywords

Cashless Payment, Consumer Protection, Muamalah, MUI Fatwa, Parking Payment, Consumer Protection

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INTRODUCTION

Digital transformation in payment systems has driven changes in people's transaction patterns toward a cashless society(Rif'ah & Institut, 2019). The use of electronic money, digital wallets, and various cashless payment methods has continued to expand across various service sectors, including parking services. This policy is considered capable of improving efficiency, transaction speed, and supporting greater accessibility to digital financial services(Azizi & Ahmad, 2025).

This development is closely related to the rapid advancement of information and communication technology, which has encouraged innovation in payment systems. The government, together with Bank Indonesia and various industry players, continues to promote transaction digitalization as an effort to establish a safer, more efficient, and integrated payment system(Nuraha & Diaulhaq, 2025). Various public and commercial services have now adopted digital payment systems to reduce the use of cash, lower operational costs, and improve the quality of services provided to the public(Erininda et al., 2023). As a result, the use of cashless payment instruments has become part of everyday economic activities and reflects a shift in people's transaction behavior(Rif'ah & Institut, 2019).

One of the companies implementing cashless parking payment policies in Indonesia is PT Securindo Packtama Indonesia through its Secure Parking service. PT Securindo has been engaged in the parking services industry since October 1992. To date, Secure Parking services have been implemented at various locations, particularly shopping centers or *malls* throughout Indonesia. One of its operational areas is the Bandung Regional Area, which covers several shopping centers. Within the Secure Parking network, three malls fully implement cashless payment methods, namely Summarecon Mall Bandung, Paris Van Java Mall, and Paskal 23 Mall. The implementation of cashless parking payments at these locations is part of the ongoing development of payment systems toward increasingly cashless transactions.

However, this development also brings new consequences for *muamalah* practices and the legal relationship between business actors and consumers. Despite the various conveniences offered, a phenomenon has emerged in which some business actors have eliminated cash payment methods and provided only cashless payment options(Dewi, 2018). This policy may raise legal issues because not all members of the public have access to digital payment systems, while cash remains a legally recognized means of payment under Indonesian law(Abdu Rahman Hakim, 2024). Initial findings from the field indicate that the implementation of cashless payments does not always proceed without difficulties.

According to one of the Secure Parking informants, several visitors at one of the malls partnered with Secure Parking Regional Bandung had experienced prolonged network disruptions (lost signal). Some visitors had also experienced power outages, which ultimately disrupted the parking payment process and created difficulties for consumers who did not have an alternative payment method. These findings may limit consumers' rights to choose their preferred payment method and raise questions regarding their conformity with the principle of justice in Islamic economic law(Nasution et al., 2025). Therefore, the implementation of cashless parking payments at Secure Parking Regional Bandung needs to be examined from a legal perspective to determine its conformity with the applicable legal provisions.

This research aims to analyze the implementation of cashless parking payment policies at Secure Parking Regional Bandung; examine the fulfillment of consumer rights in the implementation of these policies based on the Consumer Protection Law (UUPK); and analyze the use of electronic money as a payment method from the perspective of DSN-MUI Fatwa No. 116 concerning Electronic Money. The scope of this research is limited to the implementation of cashless parking payment methods, the difficulties experienced by consumers, consumer protection aspects, and the conformity of electronic money use with the principles of Islamic economic law.

Several previous studies have shown that the use of electronic money and cashless transactions has been widely examined from various legal perspectives, including positive law and Islamic law.

Research on the rejection of legally recognized means of payment has been conducted in various transaction contexts. The *first* study was conducted by (Hasmi, 2023), which examined the rejection of Rp500 coins in buying and selling transactions in Suka Jadi Village from the perspective of *fiqh muamalah*.(Hasmi, 2023) The study found that the rejection of coins was influenced by considerations of practicality, public perceptions of the value of coins, and limited understanding of the status of the Rupiah as a legally recognized means of payment. From the perspective of Islamic law, such practices were considered inconsistent with the principles of *muamalah* because they disregard the value of *maslahah* and have the potential to undermine fairness in transactions. These findings illustrate that the rejection of legally recognized means of payment not only raises legal issues but also has implications for the application of Islamic principles in economic activities.

The *second* study was conducted by (Pratiwi, 2020), which examined the legal aspects of electronic money use based on Bank Indonesia Regulation Number 20/6/PBI/2018 concerning Electronic Money.(Pratiwi, 2020) The study explained that electronic money has a legally recognized status as a

payment instrument as long as it meets the requirements of prior value deposits, storage in an electronic medium, and use as a means of payment. In addition, the study emphasized the important role of Bank Indonesia through direct and indirect supervision mechanisms in maintaining the stability of the payment system while providing consumer protection. This study provides a normative basis for the legality of electronic money use; however, it focuses primarily on regulatory and supervisory aspects and therefore does not examine the implications of implementing an exclusive cashless payment policy for consumer rights in the practice of service transactions.

The *third* study, conducted by (Siahaan et al., 2025), examined consumer protection against the rejection of cash payments in the era of a *cashless society* based on Law Number 7 of 2011 concerning Currency(Siahaan et al., 2025). The study emphasized that the rejection of cash payments may give rise to legal consequences in both public and private law and provides consumers with avenues for legal protection through various dispute resolution mechanisms. These findings demonstrate that cashless transaction policies must continue to take into account consumer rights and the provisions governing the use of the Rupiah as a legally recognized means of payment. However, the study focuses primarily on the legal framework of consumer protection and its juridical implications, without relating these issues to the principles of Islamic economic law in the practice of service transactions.

The *fourth* study was conducted by (Silalahi & Humayro, 2024), which examined the use of *cashless* payment systems from the perspective of Islamic law.(Silalahi, 2024) The study concluded that cashless payments are generally permissible as long as they comply with Islamic principles, such as not containing elements of *riba*, *gharar*, *maysir*, or *israf*, and are not used for transactions involving prohibited goods or services. In addition, the study showed that cashless payment systems contribute positively to transaction efficiency and the development of the digital economy, although they also pose potential risks related to data security and increased consumerism. This study provides normative legitimacy for the use of digital payment instruments but does not examine the implementation of cashless payment policies that eliminate the option of cash payment or their implications for the protection of consumer rights.

The *fifth* study was conducted by (Mbele et al., 2025), examining the rejection of coins as a means of payment in buying and selling transactions at Oeba Market, Kupang City, based on Law Number 7 of 2011 concerning Currency.(Putra et al., 2025) The study found that public perceptions, difficulties in providing change, and considerations of practicality were the main reasons why business actors rejected coins as a means of payment. From

a legal perspective, such practices may result in the absence of genuine agreement in contractual relationships and potentially lead to criminal sanctions if Rupiah payments are rejected without a legally justified reason. These findings reinforce the importance of compliance with provisions concerning legally recognized means of payment. However, the study remains limited to the context of traditional markets and the rejection of coins and therefore does not address the dynamics of exclusive cashless payment policies in modern services, such as parking services, which also involve aspects of Islamic economic law and consumer protection.

Nevertheless, the five studies still focus on the legal framework of consumer protection and the provisions concerning the use of the Rupiah as a legally recognized means of payment. These studies have not yet connected the issue of rejecting cash payments with the principles of Islamic economic law, particularly in the practice of parking service transactions, which have the characteristics of an *ijarah* contract. Therefore, there remains a research gap that needs to be further developed through an analysis that integrates consumer protection aspects with *muamalah* concepts in assessing the implementation of cashless payment policies in greater depth.

The limitations of previous studies can also be seen in the limited number of empirical studies that specifically examine the practice of eliminating cash payment methods in parking services. In reality, this practice raises complex legal issues because it lies at the intersection of payment system digitalization policies, the principles of Islamic economic law, and the protection of consumer rights. Previous studies have also not examined in depth how such policies affect the principle of *an tarāḍin* (mutual consent of the parties), the "*maslahah"* in an *ijarah* (lease) contract, as well as consumers' rights to use the Rupiah as a legally recognized means of payment.

Based on previous studies, research on cashless payments still tends to focus on the normative aspects of electronic money use or the rejection of certain means of payment in general. Studies that specifically discuss the elimination of cash payments in parking services by integrating the perspectives of Islamic economic law and consumer protection law remain limited. This situation constitutes a research gap that needs to be further examined, particularly in the context of the implementation of cashless payments in Secure Parking services.

The novelty of this research lies in examining the implementation of an exclusive cashless payment policy by combining the perspectives of Islamic economic law and consumer protection law within a single analytical framework. This research not only examines the conformity of the policy with the principles of *muamalah* as stipulated in DSN-MUI Fatwa Number

116/DSN-MUI/IX/2017, but also examines its implications for the fulfillment of consumer rights based on Law Number 8 of 1999.

The main focus of this research is the implementation of an exclusive cashless payment policy in Secure Parking services, by examining its conformity with the principles of Islamic economic law and consumer protection provisions. This research connects the implementation of cashless payments in practice with the principles of *muamalah* and consumer protection law provisions, thereby providing an overview of the legal status of the policy.

Based on this focus, this research aims to analyze the practice of eliminating cash payment methods in Secure Parking services, assess its conformity with the principles of *muamalah* stipulated in DSN-MUI Fatwa Number 116/DSN-MUI/IX/2017, and analyze its implications for the fulfillment of consumer rights based on Law Number 8 of 1999.

RESEARCH METHOD

This research uses empirical legal research with a qualitative approach. This approach is used to understand the implementation of cashless parking payment policies in practice and to relate them to the applicable legal provisions. Referring to Creswell's qualitative approach, the research is directed at understanding the phenomenon based on information obtained from participants through various data sources, particularly interviews, observations, and documentation(JOHN W. CRESWELL, 2008). The focus of the research is the implementation of *cashless-only* parking payments at Secure Parking and its conformity with the principles of Islamic economic law and consumer protection. The research was conducted on July 16, 2026, at 2:30 p.m. Western Indonesian Time (WIB) at the Secure Parking Regional Bandung office, 23 Paskal Hyper Square, Bandung City.

The research data consist of primary and secondary data. Primary data were collected through interviews with informants and field observations. The interviews involved two informants from Secure Parking Regional Bandung. The first informant, identified as DS (male), works in the development division, while the second informant, identified as A (male), is an employee of Secure Parking. The interviews aimed to obtain information about the implementation, procedures, challenges, and handling of non-cash parking payments. Field observations were conducted to examine the actual parking payment process. In addition, interviews were conducted with 15 parking users at three shopping malls managed by Secure Parking Regional Bandung to gather information about their experiences with the payment system. Secondary data were collected through documentation and a literature review,

including relevant laws and regulations, fatwas, books, and scientific articles.

The data were analyzed qualitatively using a descriptive-analytical method. According to Sugiyono(2017, as citedin Septiani and Wardana 2022). the qualitative descriptive method is a research approach that aims to describe and explain the research object as it is, based on the actual conditions and context during the research. Data from interviews and observations were selected and grouped according to research themes, such as payment mechanisms, benefits, challenges, and consumer experiences (Miles et al., 2014). The empirical findings were then linked to DSN-MUI Fatwa Number 116/DSN-MUI/IX/2017 and the Islamic principles of *ijarah*, *'an tarāḍin*, *maslahah*, justice, and *al-dhararu yuzal*. Consumer protection was analyzed based on Law Number 8 of 1999 concerning Consumer Protection. The results of the analysis were used to assess the implementation of the *cashless-only* system and consumer protection in parking services.

RESULTS AND DISCUSSION

Implementation of Cashless Parking Payment Policy at Secure Parking

In providing parking services, Secure Parking has operational procedures that regulate the process from vehicle entry, transaction recording, and payment to vehicle exit. In general, the Secure Parking system uses automatic gates, electronic tickets or cards, and a payment system integrated with parking equipment. During the process, parking attendants also help users who experience difficulties with parking or payment. Secure Parking stated that its operations are supported by staff training and supervision by the audit department to maintain service quality and accurate transaction records. These procedures provide a basis for examining how the non-cash parking payment policy is implemented at locations managed by Secure Parking Regional Bandung.

As a parking service provider at several shopping malls in Bandung, Secure Parking has implemented an electronic parking system integrated with digital technology. This system supports vehicle entry and exit and records parking duration as the basis for calculating parking fees. When entering the parking area, users can take a ticket at the entrance gate or tap an electronic card, such as a subscription parking card or an electronic money card (*e-money*). The vehicle's entry time is then automatically recorded in the system.

When leaving the parking area, the payment process depends on the method used when entering. Users who take a ticket must scan the barcode on the ticket and then select an available digital payment method. Meanwhile, users who enter using an electronic card only need to tap the same card on the reader at the exit gate. The system calculates the parking fee based on the

parking duration and deducts the balance if it is sufficient. Once the payment is successful, the gate opens, allowing the vehicle to leave the parking area.

The available payment methods include electronic money cards (*e-money*) and QRIS-based payments. To pay using *e-money*, users tap their cards on the reader, while QRIS payments are made by scanning the available code through a payment application. Both methods are part of the non-cash payment system used to settle parking fees. These options provide alternatives for consumers who already have electronic payment methods.

Based on interviews with 15 parking users at three locations working with Secure Parking, namely Summarecon Mall Bandung, Paris Van Java Mall, and Paskal 23 Mall, most consumers were already aware of the non-cash parking payment system. Five users were interviewed at each location. The interviews revealed different experiences with the *cashless-only* system. Some consumers felt disadvantaged, others had a neutral opinion, while some considered non-cash payments beneficial.

Interviews with several consumers also revealed difficulties in using the non-cash payment system. Informant M at Summarecon Mall Bandung explained that consumers without non-cash payment methods must top up their balance first. M also experienced difficulties when a parking ticket could not be scanned. A similar problem was reported by RAP, who experienced a failed ticket scan that caused a long queue of vehicles. At Paris Van Java Mall, RR stated that non-cash payments were practical when the system worked normally but could become a problem when disruptions occurred. DAP also explained that eliminating cash payments could make things difficult for consumers who did not have electronic payment methods. At Paskal 23 Mall, SHR experienced a problem when the parking ticket could not be read and had to ask a parking attendant for help. Meanwhile, MHI stated that payment disruptions could make the process of leaving the parking area take longer. These findings show that the problems experienced at the three locations were generally similar, particularly regarding limited access to payment methods and technical disruptions.

Table 1
Consumer Interview Data

Location	Number of Informants	Consumer Experience	Difficulties Identified
Summarecon Mall Bandung	5	4 disadvantaged, 1 neutral	Unreadable card/ticket, difficulties with electronic payments, requiring assistance from parking attendants
Paris Van Java Mall	5	2 disadvantaged, 2 neutral, 1 benefited	Insufficient balance, limited payment instruments, system disruptions
Mall PASKAL 23	5	3 disadvantaged, 1 neutral, 1 benefited	Difficulties or failures in ticket scanning, unreadable card, network disruptions, queues and longer transaction times
Total	15	9 disadvantaged, 4 neutral, and 2 benefited	Difficulties were relatively similar, with more cases found at Summarecon and Paskal

Based on the interviews conducted at the three locations, the problems experienced by consumers followed a similar pattern. These problems included unreadable cards or tickets, insufficient balances, network disruptions, and the unavailability of suitable payment methods. Such problems were more frequently found at Summarecon Mall Bandung and Paskal 23. Under normal conditions, some consumers considered non-cash payments practical. However, when disruptions occurred or consumers did not have digital payment methods, the payment process became more difficult.

Based on Table 1, nine out of 15 informants felt disadvantaged because they experienced problems with non-cash payments, four informants had a neutral opinion, and two informants felt that they benefited from the system. Nevertheless, some informants still considered non-cash payments practical

and believed that they could speed up the process of leaving the parking area, especially when the system worked normally. This shows that the problems were mainly related to technical issues and limited access to payment methods, rather than rejection of the non-cash system itself.

Based on the informants' responses, most also suggested that cash payments should remain available as an alternative. Their reasons included the fact that not all consumers had or were familiar with digital payment methods, some did not bring an electronic card or mobile phone, and network or system disruptions could occur. Some informants also believed that cash payments could be used when the digital system was disrupted to prevent longer queues. However, they generally expected cash to serve as a backup option rather than the main payment method.

The interview findings were further explained through interviews with Secure Parking Regional Bandung. According to the management, the implementation of non-cash payments began in late 2016 and was introduced gradually by considering people's habits and readiness. Its implementation expanded further in 2023–2024, particularly at locations working with Secure Parking. This indicates that the *cashless-only* policy was not introduced uniformly at all locations from the beginning.

According to Secure Parking, non-cash payments aim to reduce the use of cash, improve transaction security, and minimize the possibility of manipulation. Each transaction is recorded in the system, allowing the payment to match the parking fee displayed when a vehicle exits. This explanation supports the views of several informants who considered non-cash payments more practical and efficient. From the management's perspective, the digital system also helps make transaction records more organized.

Regarding complaints about unreadable cards or tickets, insufficient balances, and network disruptions, Secure Parking explained that such problems could occur during the implementation of non-cash payments. In these situations, parking attendants are instructed to provide direct assistance to consumers. This assistance may include explaining how to use the system, helping with the payment process, or using the attendant's own payment instrument when consumers cannot complete the transaction independently.

This explanation also addresses the interview findings concerning consumers who do not have digital payment methods or experience transaction problems. Secure Parking explained that attendants can use their own prepaid cards or electronic wallet balances to help complete the payment. After the transaction, consumers reimburse the attendant according to the parking fee recorded in the system. Through this arrangement, consumers

can complete their payments even when they cannot use their own payment methods.

Regarding system disruptions that may cause queues, Secure Parking explained that attendants are also instructed to handle the situation directly. If the payment system cannot be used, transactions can be processed manually so that vehicles can exit and queues do not become longer. Power outages are also anticipated at some locations by providing backup electricity sources, such as generators. Therefore, assistance from parking attendants and manual payment procedures serve as ways to handle disruptions to the digital system.

The interviews also explained why non-cash payments have not been implemented uniformly at all locations. According to Secure Parking, consumer characteristics are one of the factors considered when introducing the system. Locations where consumers are still accustomed to using cash may not always be suitable for a *cashless-only* policy. In contrast, shopping malls whose consumers are more familiar with digital transactions are considered more suitable for non-cash payment systems.

Overall, the interview findings show that the problems reported by consumers are part of the challenges in implementing *cashless-only* payments. Secure Parking has provided assistance from parking attendants and procedures for handling payment difficulties, but the availability of such assistance still depends on conditions in the field. At the same time, the findings indicate that consumers generally accept non-cash payments because they consider them practical and efficient, but they still need an alternative when the system cannot be used.

Based on all these findings, the implementation of non-cash parking payments at Secure Parking Regional Bandung can be understood as an effort to improve efficiency, security, and transaction records. However, its implementation still faces challenges related to insufficient balances, access to payment methods, consumers' ability to use technology, and system or network disruptions. Therefore, the main issue with the *cashless-only* policy is not the use of digital payment technology itself, but how consumers can continue to receive parking services when the main payment system experiences problems.

UUPK Analysis

The implementation of the *cashless-only* payment system in Secure Parking Regional Bandung's parking services should be examined not only in terms of efficiency but also from the perspective of consumer protection. Consumers are the parties who pay for parking services provided by business operators, so the payment method is also part of the service (RAHMA, 2020).

Therefore, this policy needs to be assessed based on consumer rights and business operators' obligations under Law Number 8 of 1999 concerning Consumer Protection (UUPK). In this context, Secure Parking acts as the business operator, parking users are the consumers, and parking is the service provided. The interview findings are then analyzed in relation to the relevant articles of the law, namely Article 4 on consumer rights, Article 7 on business operators' obligations, and Article 19 on compensation for consumer losses.

Article 4(a) of the Consumer Protection Law grants consumers the right to comfort, security, and safety when using goods and/or services (JDIH, 1999). The interview results show that most informants considered non-cash payments practical because they could help vehicles leave the parking area more quickly. However, based on Table 1, nine out of 15 informants felt disadvantaged by problems such as tickets that could not be scanned, unreadable cards, network disruptions, and vehicle queues. This means that the convenience expected from the non-cash system has not been experienced equally by all consumers. The *cashless-only* system may be convenient for consumers who have digital payment methods and know how to use them. In contrast, consumers who do not have these methods or experience system disruptions may face difficulties completing their payments. Therefore, eliminating cash payments may reduce consumer convenience if no alternative is available when the digital system encounters problems.

Regarding information and service, Article 4(b), (c), and (g) of the Consumer Protection Law state that consumers have the right to receive goods and/or services according to the agreed price and conditions, obtain accurate, clear, and honest information, and receive proper, honest, and non-discriminatory service and treatment. These rights are in line with the obligations of business operators under Article 7(b) and (c) (Asnawi & Asyiah, 2024). Most informants were already aware that the parking facilities used a non-cash payment system. Field observations also showed that Secure Parking had placed notices about the *cashless-only* system and information about available payment partners at the entrance. This allowed consumers to learn about the payment methods before entering the parking area. From this perspective, the business operator's obligation to provide initial information about payment methods had been fulfilled. In addition, the experience of informant SHR at Paskal 23, who received assistance from a parking attendant when the ticket could not be read, shows that consumers continued to receive proper service and treatment from the parking staff.

Regarding the obligations of business operators, Article 7(a) of the Consumer Protection Law requires business operators to act in good faith when conducting their business activities (JDIH, 1999). Secure Parking has

shown good faith by providing parking attendants to assist consumers, giving instructions when needed, and preparing generators as backup power sources during power outages. When the digital system experiences problems, payments can also be processed manually so that vehicles can still exit and queues do not become too long. These efforts show that Secure Parking provides assistance and protection to consumers when disruptions occur.

From a security perspective (Article 4(a)), non-cash payments have an advantage because each transaction is recorded systematically. According to the management, these records help reduce errors and transaction manipulation and ensure that payments match the fees shown in the system. However, this claim is based only on the management's explanation and is not supported by comparative evidence, such as audit reports. Therefore, it should be understood as a statement from one party. On the other hand, several informants reported failed transactions in which their balances were still deducted, as well as problems with tickets that could not be scanned. Although digital systems can improve transaction records and security, they still carry technical risks. Therefore, consumer protection requires more than simply providing a digital system. It also requires an alternative payment method, such as a dedicated counter for cash payments.

Another issue arises from failed transactions in which consumers' balances have already been deducted. Article 4(h) of the Consumer Protection Law gives consumers the right to receive compensation, reimbursement, or replacement if the service they receive does not match the agreement or is not provided properly (Sommaliagustina, 2018). Article 7(f) requires business operators to provide compensation or reimbursement, while Article 19 regulates the responsibility of business operators for consumer losses (JDIH, 1999). However, based on interviews with Secure Parking management, no clear information was provided regarding compensation or refund procedures. This indicates that the process for compensation or balance refunds is still unclear for consumers.

In general, the interview results show that most informants accepted non-cash payments because they were considered practical and effective. However, 9 out of 15 informants had experienced difficulties due to issues such as tickets that were difficult to scan, unreadable cards, network disruptions, longer payment processes, and dependence on assistance from parking attendants. This shows that the success of a cashless-only system depends not only on the technology itself but also on consumer readiness and system reliability. Most informants also suggested that cash payments should remain available as an alternative when consumers do not have digital payment methods or when the system experiences problems. Consumers do not necessarily reject digital payments; rather, they need a backup option. Therefore, the main issue in consumer protection is not the use of non-cash

payments itself, but whether an alternative is available when the digital system cannot be used.

Based on observations and interviews, the implementation of the *cashless-only* system at shopping malls partnered with Secure Parking Regional Bandung cannot be considered a complete disregard for consumer protection. The assistance provided by parking attendants, the use of payment instruments owned by attendants, and the handling of system disruptions show that the management has made efforts to maintain service quality. Non-cash payments also offer benefits, including greater efficiency, organized transaction records, and faster payments (Andriani et al., 2022). However, consumer protection has not been fully optimized because some consumers still experience technical problems and difficulties using digital payments. In addition, the procedures for compensation or refunds remain unclear to consumers. Therefore, the *cashless-only* policy cannot immediately be considered contrary to the UUPK, but its implementation may limit convenience, ease of use, and fair service for certain consumers. Non-cash payments may remain the primary payment method, provided that an alternative payment option is available to strengthen consumer protection.

MUI Fatwa Analysis

Fatwa DSN-MUI Number 116/DSN-MUI/IX/2017 regulates the use of electronic money to ensure that it remains in accordance with sharia principles(MUI, 2017). In parking service payments, the use of *e-money* cards, electronic wallets, and QRIS indicates that electronic money is used as a means of fulfilling payment for services received by consumers. Thus, the issue in this research does not lie in the use of electronic money itself, but rather in the policy that eliminates cash payments and makes cashless payments the only payment method. This is supported by Q.S. Al-Baqarah verse 282, which states:

يٰٓاَيُّهَا الَّذِيْنَ اٰمَنُوْٓا اِذَا تَدَايَنْتُمْ بِدَيْنٍ اِلٰٓى اَجَلٍ مُّسَمًّى فَاكْتُبُوْهُۗ....

Meaning: *"Oh you who have believed! When you contract a debt for a specified period, write it down..."*

The verse indicates that Islamic law pays attention to clarity and order in *muamalah* relationships, including matters of payment.

In addition, there is also a Hadith of the Prophet narrated by Ibn Majah from 'Ubadah bin al-Shamit r.a., narrated by Ahmad from Ibn 'Abbas r.a., narrated by Malik from his father Yahya al-Mazini r.a., and narrated by al-Hakim and al-Dar al-Quthni from Abu Sa'id al-Khudriy r.a.:

لاَ ضَرَرَ وَلاَ ضِرَارَ....

Meaning: *"It is not permissible to cause harm or loss to others, nor is it permissible to respond to harm (or loss caused by another person) with harm (or an act that causes loss to that person)."*

The two legal foundations establish that the implementation of transactions should not only consider the fulfillment of payment, but also the clarity of the applicable provisions and efforts to avoid difficulties or losses for the parties involved. Nevertheless, Fatwa DSN-MUI Number 116/DSN-MUI/IX/2017 does not specifically regulate an obligation to eliminate cash payments in parking service transactions. Therefore, the implementation of *cashless-only* payments needs to be further analyzed by considering the form of the legal relationship between consumers and service providers, as well as the principles of *muamalah* that accompany it.

The relationship between parking service users and Secure Parking can be analyzed through the *ijarah* contract, which is a contract for the use of a service in exchange for a specified compensation. Consumers obtain benefits in the form of parking facilities and services, while Secure Parking provides such services in exchange for *ujrah* or parking fees. In this relationship, payment constitutes part of the consumer's fulfillment of their obligation after obtaining the benefit of the service. Therefore, the use of electronic money does not change the form of the contract that takes place, but rather serves only as a means used to fulfill the payment obligation.

In the implementation of a lease contract (*ijarah*), the payment method also needs to consider the conditions and capabilities of consumers(DSN-MUI, 2017). The questionnaire results show that cashless payments provide convenience for most consumers, but various difficulties are still encountered, such as insufficient balance, unreadable cards or tickets, network disruptions, and consumers who do not have digital payment instruments. These conditions indicate that the payment method in parking service transactions needs to be implemented by considering the convenience of consumers in fulfilling their obligations.

The implementation of *cashless-only* payments is further related to the principle of mutual consent between the parties (*'an tarāḍin*), which emphasizes the importance of the agreement and willingness of the parties involved in a transaction(Samudra, 2019). Consumers who enter the parking area are essentially aware of the provisions regarding the applicable parking fees and payment methods. If information regarding cashless payments is clearly communicated and consumers can use the method without difficulties, its use may be regarded as part of the agreement in the transaction. However, issues arise when consumers do not have digital payment instruments or

experience difficulties during the payment process and therefore have no other payment method available.

Based on the results of the consumer questionnaire, consumers do not fully have the freedom to choose their payment method. This condition indicates that the elimination of cash payments has the potential to reduce consumers' range of choices if it is not accompanied by adequate information and a resolution mechanism when digital payments cannot be used. Thus, the implementation of *'an tarāḍin* is not only related to the availability of information regarding payment rules, but also to consumers' ability to reasonably make the payment.

In addition to the principle of mutual consent (*'an tarāḍin*), the implementation of cashless payments needs to be examined from the aspect of *maslahah*.(Nurjannah, Irwan Misbach, 2021). Based on the research findings, the cashless payment system provides benefits for both the management and consumers. For the management, the system can improve efficiency, reduce the use of cash, enhance security, and make transaction records more organized. Meanwhile, for consumers, cashless payments are considered practical and can speed up the payment process. This indicates that payment digitalization provides *maslahah* as long as the system can function properly.

However, *maslahah* cannot be assessed solely based on the benefits experienced by the majority of consumers. Consumers who do not have digital payment instruments or who experience system disruptions also need to be taken into consideration. If the implementation of *cashless-only* payments causes some consumers to experience difficulties in completing their payments, then the benefits generated have not yet been fully experienced equally. Therefore, the application of *maslahah* in the parking payment system needs to consider the balance between the benefits of digitalization for management and consumers and the potential difficulties that may be experienced by service users.

The principle of justice is also a consideration in the implementation of cashless-only payments(Asnawi & Asyiah, 2024). The management benefits from efficiency and transaction security, while consumers benefit from convenience when they already have digital payment instruments. However, not all consumers have the same ability to access and use technology. Consumers who do not have a card, sufficient balance, mobile phone, or payment application must depend on assistance from parking attendants. This condition shows that applying the same rules to all consumers does not necessarily provide the same level of convenience for everyone.

This is further supported by the questionnaire results, which show that some respondents suggested that cash payments should remain available as an alternative. This suggestion does not necessarily indicate rejection of digital payments, but rather reflects the need for a backup option when difficulties occur. By providing an alternative payment method, the management can continue to maintain the cashless system as the primary method, while consumers who are unable to use digital payments still have a means to fulfill their payment obligations.

Furthermore, the implementation of cashless-only payments can be related to the principle of *al-dhararu yuzal*, which means that harm must be eliminated.(Sabrina & Zahra, 2025). In this regard, the research findings indicate the occurrence of difficulties such as failed ticket scanning, unreadable cards, network disruptions, failed transactions, deducted balances, and vehicle queues. These difficulties may cause inconvenience for consumers if they are not promptly resolved. Therefore, the payment system should not only provide convenience under normal conditions, but should also have a mechanism to reduce the impact when disruptions occur.

In practice, Secure Parking has provided assistance from parking attendants to consumers who experience payment difficulties. Parking attendants can assist with the payment process using the available instruments so that consumers can still complete the transaction. This effort can be viewed as a form of reducing the harm arising from difficulties with cashless payments. However, such assistance is still a remedial measure taken after a problem has occurred. Therefore, providing a clearer alternative payment mechanism could serve as a preventive measure so that consumers do not have to depend too heavily on assistance from parking attendants.

B Based on the overall analysis, the use of electronic payments for parking services at Secure Parking Regional Bandung is essentially acceptable from the perspective of Islamic economic law, as long as the instruments and mechanisms comply with sharia provisions. In an *ijarah* contract, electronic payment only functions as a means of fulfilling the payment obligation for parking services. Therefore, the main issue in this research does not lie in the use of electronic money, but rather in the implementation of *cashless-only* payments, which makes digital payment the only available option.

The elimination of cash payments cannot be directly stated to be contrary to the principles of Islamic economic law because the management still provides assistance to consumers when they experience difficulties. However, its implementation does not fully reflect the principles of *'an tarāḍin*, *maslahah*, justice, and *al-dhararu yuzal* when consumers do not have digital payment instruments or experience system disruptions without receiving

adequate alternatives. Therefore, cashless payments may continue to be used as the primary payment method, but they need to be accompanied by an alternative mechanism to maintain convenience and fairness and to prevent harm to consumers.

Harmonization of the Cashless System with the Principle of Justice

Based on the analysis of the implementation of cashless parking payments at Secure Parking Regional Bandung, the digitalization of the payment system is essentially a form of technological development that can provide *maslahah* for both business actors and consumers. The use of cashless payments can improve transaction efficiency, speed up the payment process, reduce the use of cash, and support more systematic transaction records. The use of electronic money in transactions is also supported by Fatwa DSN-MUI Number 116/DSN-MUI/IX/2017 concerning Sharia Electronic Money, as long as its implementation and use comply with the applicable provisions and sharia principles(DSN-MUI, 2017). Thus, the digitalization of payments for parking services is essentially not contrary to Islamic economic law or consumer protection, as long as its implementation continues to take into account the interests and conditions of service users.

However, the research findings show that these benefits have not been fully experienced by all consumers. Some parking service users still experience difficulties, including network disruptions, unreadable cards or tickets, insufficient balances, failed transactions, and consumers who do not have digital payment instruments. These conditions indicate that the effectiveness of the cashless payment system depends heavily on consumer readiness and the condition of the system being used. Therefore, payment digitalization should not be understood as the elimination of all payment options without considering the possibility of difficulties occurring. From the perspective of Islamic economic law, the implementation of a system should continue to consider the principles of *maslahah*, *'an tarāḍin*, justice, and *al-dhararu yuzal*, so that technological advancement does not cause difficulties or harm to either party(Muchtar & Akbar, 2025).

From the perspective of *maslahah*, cashless payments provide benefits when they are able to speed up transactions, improve security, and provide convenience for consumers(Legiman Rambe, et al, 2025). However, *maslahah* cannot be measured solely based on the benefits received by the majority of users, but must also take into account consumers who experience limitations in using technology. If the *cashless-only* system causes some consumers to be unable to complete payments because they do not have digital payment instruments or because of system disruptions, there is a potential for harm that needs to be eliminated. This is in line with the principle of *al-dhararu yuzal*, which emphasizes that harm must be eliminated or prevented(Sabrina

& Zahra, 2025). Thus, providing an alternative mechanism can be viewed as a preventive effort to reduce potential difficulties experienced by consumers.

In addition, harmonization also needs to consider the principle of *'an tarāḍin* or mutual consent between the partie(Rusfi, 2016). In parking service transactions, consumers are essentially aware that there are provisions regarding the fees and payment methods determined by the management. If information regarding the payment system is clearly communicated and consumers can use the system without difficulties, then the use of cashless payments can become part of the agreement in the transaction. However, such consent needs to be understood more broadly when some consumers do not have the ability or instruments to make cashless payments. Therefore, providing an alternative payment method can provide greater room for consumers to continue fulfilling their obligations without facing undue difficulties.

In relation to the principle of justice, the implementation of a payment system should be able to balance the interests of business actors and consumers(Fadhli, 2025). Business actors have an interest in transaction efficiency, security, and transparency, while consumers have the right to obtain comfort, convenience, security, and fair service as regulated in Law Number 8 of 1999 concerning Consumer Protection(JDIH, 1999). Therefore, payment policies should not be oriented solely toward the efficiency of business actors, but should also take into account the diverse conditions of consumers. Consumers who are accustomed to using digital payments may benefit from the *cashless* system, while consumers who experience difficulties should still have access to services through an alternative mechanism.

Based on the overall research findings, an alternative form of harmonization that can be adopted by parking management is to maintain cashless payments as the primary payment method while providing cash payment mechanisms as an alternative and as a form of consumer protection. Such mechanisms may include cash payments through designated lanes, payment assistance provided by parking attendants through clear procedures, or other alternative methods when the main system experiences disruptions. In addition, information regarding payment methods needs to be clearly communicated before consumers enter the parking area so that consumers are aware of the applicable provisions and can prepare the necessary payment instruments.

Thus, the digitalization of payments for parking services at Secure Parking Regional Bandung can essentially continue to be implemented because it provides benefits in terms of efficiency and convenience. However, the complete elimination of cash payments needs to be accompanied by

adequate protection mechanisms so as not to cause difficulties for certain consumers. In *fiqh muamalah*, an ideal payment system is not merely a system that is technologically efficient, but also one that is able to realize *maslahah*, maintain the mutual consent of the parties, provide justice, and prevent elements that may cause harm(Shalihin et al., 2025). Meanwhile, from the perspective of consumer protection, the system must continue to guarantee comfort, convenience, security, and fair service Therefore, cashless payments can be positioned as the primary method, while cash payments can serve as an alternative method that functions as a consumer protection instrument to ensure consumer access when the digital system experiences difficulties.

CONCLUSION

This study shows that the implementation of non-cash parking payments at Secure Parking Regional Bandung makes the payment process more convenient but still faces several challenges, including limited staff availability, system disruptions, and unclear information regarding payment receipts and the resolution of failed transactions that result in balance deductions. Although the management has provided assistance from parking attendants and manual payment procedures when the system experiences disruptions, the complaint mechanism still needs to be communicated more widely so that consumers know what steps to take when they experience losses.

From the perspective of Law Number 8 of 1999 concerning Consumer Protection and DSN-MUI Fatwa Number 116/DSN-MUI/IX/2017 concerning Sharia Electronic Money, the use of non-cash payments needs to be accompanied by the protection of consumer rights, ease of access, and efforts to prevent difficulties and losses. Therefore, the author hopes that parking management will improve service quality, clarify procedures for handling transaction problems, and provide easily accessible information on how to file complaints. The author also hopes that Secure Parking Regional Bandung and the shopping malls management will provide a dedicated cash payment lane as an alternative for consumers who do not have non-cash payment methods or when system disruptions occur. In this way, parking services can operate more conveniently and fairly while providing protection for all consumers.

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