

THE SYSTEM OF IMPOSING FINES FOR LATE PAYMENT OF ELECTRICITY BILLS AT PT PLN ACCORDING TO SHARIA ECONOMIC LAW

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Abstract

This study was prompted by the disproportionate enforcement of the penalty system for late electricity bill payments by PT PLN, a state-owned electricity provider in Indonesia, particularly in low-income neighbourhoods. The current penalty system is mainly uniform. It disregards the socio-economic conditions of customers and is therefore considered inconsistent with the ideals of justice articulated in Islamic economics. This study aims to analyse the framework for imposing fines on late electricity bill payments through the lens of Islamic economic law and assess its alignment with the principles of *maqashid syariah*, including justice (*al-'adl*), public interest (*al-maslahah*), and the prohibition of usury (*riba*). The study employs a descriptive qualitative methodology, incorporating a literature review and data collection through interviews, observations, and documentation of PLN policies. The findings indicate that PLN's penalty policy lacks transparency and has not been sufficiently explained to customers. The monies accrued from penalties are not designated for social objectives, contrary to the recommendations of Islamic economic fatwas. This study advocates for the reformulation of penalty policies to enhance fairness and proportionality, including the provision of relief for vulnerable consumers, ensuring openness in penalty communication, and implementing a phased payment scheme. Consequently, penalty policies can conform to national legislation while maintaining Islamic principles. This study aims to provide PT PLN with insights for formulating public service policies that are compassionate, accountable, and rooted in Islamic economic principles.

Keywords: Aceh, Electricity Company, Payments, Penalties, and Sharia Economic Law



Abstrak

Penelitian ini dilakukan sebagai tanggapan terhadap penerapan sistem denda yang tidak proporsional oleh PT PLN, perusahaan penyedia listrik milik negara di Indonesia, terutama di kawasan berpenghasilan rendah. Sistem denda yang berlaku saat ini bersifat seragam dan tidak memperhitungkan kondisi sosial-ekonomi pelanggan, sehingga dianggap tidak sesuai dengan prinsip keadilan yang dianut dalam ekonomi Islam. Penelitian ini bertujuan untuk menganalisis kerangka kerja penetapan denda atas keterlambatan pembayaran tagihan listrik melalui kacamata hukum ekonomi Islam dan mengevaluasi kesesuaiannya dengan prinsip-prinsip *maqashid syariah*, termasuk keadilan (*al-'adl*), kepentingan umum (*al-maslahah*), dan larangan riba (*riba*). Penelitian ini menggunakan metodologi kualitatif deskriptif, yang mencakup tinjauan literatur dan pengumpulan data melalui wawancara, observasi, dan dokumentasi kebijakan PLN. Temuan menunjukkan bahwa kebijakan denda PLN kurang transparan dan belum dijelaskan secara memadai kepada pelanggan. Dana yang diperoleh dari denda tidak dialokasikan untuk tujuan sosial, bertentangan dengan rekomendasi fatwa ekonomi Islam. Studi ini merekomendasikan reformulasi kebijakan denda untuk meningkatkan keadilan dan proporsionalitas, termasuk pemberian keringanan bagi konsumen rentan, memastikan transparansi dalam komunikasi denda, dan menerapkan skema pembayaran bertahap. Dengan demikian, kebijakan denda dapat sesuai dengan peraturan perundang-undangan nasional sambil tetap mematuhi prinsip-prinsip Islam. Studi ini bertujuan untuk memberikan wawasan kepada PT PLN dalam merumuskan kebijakan layanan publik yang berbelas kasih, akuntabel, dan berakar pada prinsip-prinsip ekonomi Islam.

Kata kunci: Aceh, Denda, Hukum Ekonomi Syariah, dan Perusahaan Listrik,

INTRODUCTION

The development of the electricity supply sector in Indonesia shows an increasingly vital role in supporting household, industrial, and service sector activities. PT PLN, as the state-owned electricity provider, has a responsibility to deliver stable and high-quality electricity services to all segments of society. To maintain operational sustainability and ensure customer compliance in fulfilling their payment obligations, PT PLN implements a penalty system for late payment of electricity bills. This penalty system serves as a disciplinary enforcement tool while also compensating for potential losses resulting from late fees. However, in practice, the provisions regarding the amount of penalties and their



implementation mechanisms are often deemed lacking in transparency and fail to fully consider fairness for customers, particularly low-income households with limited economic capacity.¹

However, according to the law, electricity tariff policies and administrative sanction systems are regulated by Regulation of the Minister of Energy and Mineral Resources of the Republic of Indonesia Number 28 of 2016 concerning Electricity Tariffs Provided by PT PLN (Persero). Under this regulation, the penalty imposition system must consider the principles of proportionality and the public's ability to pay.² However, several studies indicate that the implementation of late payment penalties for electricity in practice has not been fully effective in reflecting the principle of fairness, and often becomes an additional burden for low-income household customers.³

According to applicable regulations, the mechanism for calculating fines is typically imposed as a percentage of the outstanding bill amount, with a specific nominal value assigned to each customer category. Unfortunately, the implementation of this policy has not been fully transparent, as detailed information regarding the legal basis, calculation of fines, and customer rights remains limited to billing statements without adequate explanation. On the other hand, from an Islamic economic perspective, the imposition of financial sanctions such as mandatory fines must adhere to the principles of justice (*al-'adl*), public interest, and avoid elements of usury (*riba*) or oppression against the weak. Previous studies have shown that the practice of flat fines, or fines that do not consider the objective conditions of customers, has the potential to cause injustice that contradicts the principles of *maqashid syari'ah*.⁴

In Islamic law, the imposition of financial penalties for late payment has

¹ESDM, "Statistik Ketenagalistrikan Tahun 2022," *Kementerian Energi Dan Sumber Daya Mineral Direktorat Jenderal Ketenagalistrikan* 36 (2023): 1–114.

²Peraturan Menteri Energi Dan Sumber Daya Mineral Nomor 28 tahun 2016, "Peraturan Menteri Energi Dan Sumber Daya Mineral Nomor 28 Tahun 2016," in *Kementerian Energi Dan Sumber Daya Mineral Republik Indonesia*, no. 879, preprint, 2016.

³Muhammad Achyar et al., "ISLAMIC LAW REVIEW OF MONOPOLY PRACTICES IN MODERN ECONOMICS," *Al-Mudharabah: Jurnal Ekonomi Dan Keuangan Syariah* 5, no. 2 (2024): 288–308.

⁴Muhammad Saleh Malawat and Muhammad Umar Maya Putra, "Kajian Kebijakan Tarif Listrik Pemerintah Terhadap Konsumen Listrik Ditinjau Dari Tingkat Pendapatan Masyarakat Di Kabupaten Asahan," *Jurnal Wira Ekonomi Mikroskil* 6, no. 2 (2017): 141–48, <https://doi.org/10.55601/jwem.v6i2.341>.



a distinct legal status compared to commercial contracts.⁵ Some scholars view late payment penalties as similar to *riba nasi'ah* because they add to the principal debt, unless the funds received from the penalty are not used for the company's profit but are allocated for social purposes. Therefore, the system for determining penalties in public services such as electricity needs to be examined more thoroughly to ensure it does not conflict with Islamic values, particularly in upholding the principles of social justice and consumer protection.⁶

Various studies in Indonesia indicate that, in the practice of electricity bill collection, there remains an imbalance between the need to maintain payment discipline and the protection of vulnerable consumers' rights. This underscores the need for a more equitable, transparent, and Sharia-compliant penalty policy model. In the context of PT PLN, the penalty policy for late payments has not been fully developed based on the principle of distributive justice, which may lead to negative public perceptions of public services. Therefore, this study was conducted to examine the system for determining late payment penalties for electricity bills at PT PLN from an Islamic economic perspective in greater depth.⁷

Through this study, it is hoped that an alternative policy model will be developed that is not only in line with national regulations in the electricity sector but also reflects the values of justice in Islamic economics. Thus, the results of this study can serve as input for improving public services that are more humane, transparent, and under Islamic law.⁸

In addition, this study is expected to serve as a reference for other public service providers in formulating more proportional administrative sanctions that take into account the welfare of the community. The implementation of an acceptable policy that takes into account the economic conditions of customers can not only increase voluntary payment compliance but also build public trust in service providers. Thus, policies designed based on the principles of fairness, transparency, and accountability will be more effective

⁵Sunawati Elindari, *Prosedur Penagihan Rekening Listrik Di Pt. Pln (Persero) Distribusi Jawa Timur Cabang Jember Laporan Praktek Kerja Nyata*, 2007.

⁶Lukman Mohammad Baga, "Sari Penting Fiqih Zakat, Dr. Yusuf Qardhawi," *Dept. of Agr. Economics and Business, Massey University Palmerston North, New Zealand*, 1997, 1-33.

⁷Moh. Shonif Afifuddin, "Perspektif Maqasid Asy-Syari'ah Terhadap Pembiayaan Tanpa Agunan Dalam Financial Technology (Fintech) Syariah (Analisis Terhadap Peraturan OJK Dan Fatwa DSN-MUI)," *Tesis*, 2020, 1-104.

⁸Lukman Arif, *KEBIJAKAN DAN DIMENSINYA: Dalam Pelayanan Publik* (2023).



in creating a sustainable service system that aligns with the noble values mandated by both positive law and Islamic law. Further studies are also needed to identify the factors that support and hinder the practical implementation of this policy.⁹ This is important to ensure that the recommendations generated can be applied comprehensively and effectively.

Furthermore, based on a document review and literature study, it is known that PLN's penalty policy has undergone several administrative adjustments, one of which is the digitization of the billing system and the implementation of automatic notifications to customers who are in arrears with their payments.¹⁰ Although this effort aims to improve payment compliance, in practice, many customers still do not fully understand the detailed basis for calculating the penalty amount. This creates a perception of a lack of transparency and uncertainty regarding payment obligations, particularly for low-income household customers. However, according to Islamic economic principles, the imposition of financial sanctions should be transparent, proportional, and communicated at the outset of the transaction to avoid potential injustice that could harm one party. Such uncertainty can erode public trust in service providers. From the perspective of maqashid syariah, this situation risks neglecting the aspects of public welfare and protection of the rights of vulnerable consumers.¹¹

Additionally, PLN's penalty system is flat, without considering variations in electricity consumption or customers' economic capacity. This confirms that the penalty policy does not fully account for the fairness of financial burden distribution. In Islamic economic practice, financial burdens imposed on parties who delay their obligations may only be imposed to cover the real costs incurred due to the delay, not to gain additional profits that are close to usury. Therefore, a comprehensive evaluation of the penalty policy is necessary to make it more proportional, accountable, and consistent with the

⁹ Chairul Fahmi, "The Impact of Regulation on Islamic Financial Institutions Toward the Monopolistic Practices in the Banking Industrial in Aceh, Indonesia," *Jurnal Ilmiah Peuradeun* 11, no. 2 (2023): 667–86, <https://doi.org/10.26811/PEURADEUN.V11I2.923>.

¹⁰ Appin Purisky Redaputri and Irman Apriansyah, "Strategi Pengambilan Keputusan Untuk Meminimalkan Tunggakan Tagihan Listrik Pasca Bayar PT. PLN," *JBMI (Jurnal Bisnis, Manajemen, Dan Informatika)* 19, no. 1 (2022): 20–33, <https://doi.org/10.26487/jbmi.v19i1.18329>.

¹¹ Shafira Indriani et al., "Implementasi Maqashid Syariah Pada Pelaksanaan CSR PT Bank Syariah Mandiri TBK," *Wahana Islamika: Jurnal Studi Keislaman* 7, no. 2 (2021): 176–97.



principles of justice that form the foundation of Sharia teachings.¹²

In a study conducted by several experts in Islamic economic law, the practice of imposing late payment penalties in public services was critically analyzed, with a focus on the contractual basis and clauses that serve as legal references. The study revealed that the lack of awareness regarding the rights and obligations of customers often leads to conflicts between PLN and the public. The concept of the ijarah contract in Islam explicitly emphasizes the clarity of agreements regarding the price of services and the consequences of late payments, to prevent the practice of injustice (dzulm) in transactional relationships. Therefore, the principles of contractual clarity and fair agreements must be the top priority in penalty policies.¹³

In another study, it was concluded that the penalty mechanism applied by PLN needs to be harmonized with the values of maqashid syariah, which emphasize the common good, protection of vulnerable groups, and strengthening public trust in service providers. The author underlines that policy reformulation is not only about the amount of fines but also includes aspects such as customer education, transparency of procedures, and payment flexibility in certain situations. This concept is relevant to ensure that the relationship between PT PLN and its customers does not deviate from the principles of distributive justice and the blessings of transactions from an Islamic economic perspective.¹⁴ Therefore, this study was conducted to examine in greater depth the alignment of PLN's penalty policy with national regulations in the electricity sector and the principles of Sharia law, which prioritize the balance of rights and obligations between both parties.¹⁵

Additionally, rapid developments in information technology have prompted PT PLN to implement a digital billing system, aiming to enhance billing effectiveness. However, this digitization has not been fully

¹²Peraturan Menteri Energi Dan Sumber Daya Mineral Nomor 28 tahun 2016, "Peraturan Menteri Energi Dan Sumber Daya Mineral Nomor 28 Tahun 2016."

¹³ Chairul Fahmi, "Analysis Of Legal Aspects On Capital Investment Fraud In Indonesia," *Proceeding of International Conference on Sharia Economic Law (ICoShEL)* 1, no. 1 (2024): 1.

¹⁴Efriza Pahlevi Wulandari et al., "Implementasi Maqashid Syariah Dalam Pemberdayaan Ekonomi Masyarakat," *Invest Journal of Sharia & Economic Law* 2, no. 1 (2022): 1-15, <https://doi.org/10.21154/invest.v2i1.3661>.

¹⁵Wahyu Kurniawan and Ataina Hidayati, "Pengaruh Keadilan Distributif, Kepercayaan Kognitif Dan Afektif Terhadap Kepatuhan Pajak Sukarela," *Proceeding of National Conference on Accounting & Finance* 3, no. 2006 (2021): 227-37, <https://doi.org/10.20885/ncaf.vol3.art20>.



accompanied by adequate public education, resulting in many customers still being confused about reading their billing details and penalty components.¹⁶ This lack of clarity has become one of the triggers for negative perceptions of PLN's penalty policy, especially among people with low digital literacy. From an Islamic legal perspective, transparency (*idhar*) in contracts and transactions is a fundamental requirement for validity, as each party must clearly understand the consequences of their rights and obligations without any ambiguity (*gharar*).¹⁷

In addition to the issue of transparency, the proportionality of fines is another crucial point that warrants further examination. In practice, PLN imposes sanctions with a uniform nominal value, without considering the socio-economic background of customers or their level of dependence on electricity in their daily activities. This raises questions about the extent to which this policy reflects the principle of distributive justice in public services. However, in Islamic economic principles, the financial burden imposed on customers who are late in paying should take into account the common good and minimize potential harm.¹⁸

Previous studies have shown that the imposition of overly rigid fines without a mitigation scheme for vulnerable groups has the potential to increase the risk of electricity service disconnection. This could widen social disparities and erode trust in public service providers. Therefore, penalty policies should be formulated with a balanced consideration of the interests of companies as service providers and the protection of citizens' fundamental rights. The enforcement of the principle of *ta'awun* (mutual assistance) in public services is one solution to ensure the sustainability of electricity services without neglecting humanitarian values.

Reviewing PLN's penalty system from an Islamic economic perspective is relevant to ensure that the policies implemented are not only legally valid but also aligned with the principles of justice, honesty, and the blessings of

¹⁶Cahaya Lestari, *KEBIJAKAN SUBSIDI LISTRIK TERHADAP MASYARAKAT YANG TERDAMPAK COVID-19 DI KABUPATEN PINRANG (ANALISIS HUKUM EKONOMI ISLAM)*, 2021.

¹⁷Yoga Permana, *KONSEP KEADILAN DALAM PERSPEKTIF EKONOMI ISLAM*, 5, no. Table 10 (2024): 4-6.

¹⁸Chairul Fahmi, "THE DUTCH COLONIAL ECONOMIC'S POLICY ON NATIVES LAND PROPERTY OF INDONESIA," *PETITA: JURNAL KAJIAN ILMU HUKUM DAN SYARIAH* 5, no. 2 (2020), <https://doi.org/10.22373/petita.v5i2.99>.



transactions.¹⁹ This approach is expected to provide both academic and practical contributions to the development of more inclusive and consumer-oriented policy models. As such, the research findings can serve as a crucial foundation for enhancing penalty policies and improving the quality of public services in Indonesia's electricity sector.²⁰

RESEARCH METHOD

This study employs a qualitative approach with a descriptive-analytical field research design.²¹ The qualitative approach was chosen to gain a deep understanding of the meaning, social reality, and dynamics occurring in the field, particularly regarding the practice of imposing late payment penalties for electricity bills by PT PLN on residential customers in Banda Aceh City. Qualitative research allows researchers to explore the perceptions, experiences, and perspectives of the community as electricity service users regarding the implemented penalty policy, while also examining its relevance from the standpoint of Islamic economic principles. This approach is deemed appropriate because the phenomenon being studied focuses more on aspects of meaning, distributive justice, and transaction ethics rather than mere statistical figures.²²

Data collection techniques included in-depth interviews, non-participatory observation, and documentation. Semi-structured interviews were conducted with key informants, namely PLN customers who had experienced late payment penalties, PLN customer service officers, and billing policy managers. Semi-structured interviews were chosen to allow researchers to explore information more broadly and in-depth without deviating from the study's focus. Observations were conducted to examine billing payment procedures, interaction patterns between staff and customers, and the communication of penalty information to the public. Documentation was used to obtain supporting data in the form of copies of electricity bills, PLN internal

¹⁹Galuh Nasrullah Kartika MR and Hasni Noor, "Konsep Maqashid Al-Syari'ah Dalam Menentukan Hukum Islam (Perspektif Al-Syatibi Dan Jasser Auda)," *Al Iqtishadiyah Jurnal Ekonomi Syariah Dan Hukum Ekonomi Syariah* 1, no. 1 (2014): 50, <https://doi.org/10.31602/iqt.v1i1.136>.

²⁰Yulia Hafizah, "Konsep Ijarah Dalam Tinjauan Hadis Dan Relevansinya Terhadap Pengembangan Ekonomi," *Researchgate.Net*, no. January (2020): 5.

²¹Muhammad Siddiq Armia, *PENENTUAN METODE & PENDEKATAN PENELITIAN HUKUM*, ed. Chairul Fahmi (Lembaga Kajian Konstitusi Indonesia, 2022).

²²Ade Putra Ode Amane, *Metodologi Penelitian Kualitatif. In Metodologi Penelitian Kualitatif*, in *Rake Sarasin*, no. March (2020).



regulations, penalty notification letters, and official policy documents related to the billing mechanism. These three techniques were used triangulatively to ensure the validity and reliability of the data obtained.²³

The research location was determined purposively, specifically the PLN service office in Banda Aceh and several customer homes in the Kuta Alam and Syiah Kuala districts, which were selected because they possessed characteristics relevant to the study's focus: the actual and repeated application of a late payment penalty system for electricity bills. Research informants were selected using purposive sampling, based on the consideration that they had direct experience or an in-depth understanding of the penalty policy. The number of informants was determined flexibly until data saturation was reached, i.e., when the collected data no longer showed substantial variation.

Data analysis was conducted inductively through the stages of data reduction, data presentation, and conclusion drawing. Data reduction was performed by sorting and summarizing key information from interviews, observations, and policy documents. Data presentation is organized into thematic narratives that facilitate understanding of the relationship between penalty policies, customer perceptions, and Islamic economic principles, particularly the concepts of *adl* (justice), *maslahah* (benefit), and the prohibition of *gharar*. Finally, conclusions are drawn through critical interpretation using a normative and Shariah-based approach, ensuring that the analysis is not merely descriptive but also evaluative regarding the alignment of PLN's penalty policy with Islamic principles of justice and consumer protection regulations in Indonesia.²⁴

RESULTS AND DISCUSSION

A. Implementation of the Penalty System by PT PLN

Based on observations and documentation at the PT PLN service office in Banda Aceh City, the system for imposing fines for late payment of electricity bills is regulated by internal PLN policies that refer to the Minister of Energy and Mineral Resources' Regulation Number 28 of 2016 concerning Electricity Tariffs. Under this policy, late payments exceeding one calendar

²³Sugiyono, *Metode Penelitian Pendidikan: Pendekatan Kuantitatif, Kualitatif, Dan R & D*. (2008).

²⁴Yuanita Safitri, "METODE PENELITIAN MENURUT SUGIYONO," *Angewandte Chemie International Edition*, 6(11), 951-952. 4, no. 1 (2016): 2017.



month will be subject to an administrative penalty in the form of a certain percentage of the total principal bill. This penalty is intended to enforce payment discipline while ensuring the smooth flow of the company's cash.²⁵

From interviews with payment counter staff, it was learned that the penalty amount varies depending on the customer's tariff category. For residential customers in category R1 with a power capacity of 450 VA to 2200 VA, the penalty ranges from Rp3,000 to Rp5,000 per month of delay. If the delay exceeds three months, customers may be subject to temporary disconnection until all outstanding payments are settled. The penalty and billing mechanisms are regulated within PLN's computerized system, ensuring that each customer is automatically included in the next billing cycle.²⁶

However, some customers interviewed said that information about the legal basis and reasons for the fines was rarely communicated directly. The majority of customers only found out when they received their printed electricity bills, which showed the additional charges. This lack of transparency often leads to perceptions of unfairness among low-income communities.

In addition to the penalty policy, PT PLN also implements a gradual power disconnection system as a means of enforcing payment. Based on internal documents obtained by researchers, customers who are more than two months late in paying their bills will receive a notice of arrears. If the bill remains unpaid by the third month, PLN officers will temporarily disconnect the electricity supply. In practice, this policy often triggers customer complaints because the disconnection process is perceived as not taking into account urgent or emergency economic conditions.²⁷

PLN staff interviewed explained that the disconnection procedure is standardized, including a notification period before action is taken. However, in some cases, customers do not receive written notifications directly, but only through online system notes or notifications at payment counters. This can be particularly confusing, especially among elderly customers or communities in areas that are not yet accustomed to digital services.

²⁵Permen ESDM, "Peraturan Menteri ESDM No. 28 Tahun 2016 Tentang Tarif Tenaga Listrik Yang Disediakan Oleh PT Perusahaan Listrik Negara (Persero)," 2016, no. 1566 (2016).

²⁶Y P Dewi, *Prosedur Penanganan Tunggakan Rekening Listrik Pascabayar Pada PT PLN (Persero) Unit Layanan Pelanggan Sanur*, 2024.

²⁷PT PLN (Persero) Wilayah Aceh, *Laporan Kinerja Bulanan Tingkat Keterlambatan Pembayaran Pelanggan Rumah Tangga, Mei 2025.*, n.d.



Based on monthly summary data, the average payment delay rate in the Banda Aceh city area ranges from 15-20% of the total residential customers. The primary causes are temporary economic difficulties, failure to meet payment deadlines, and reliance on fluctuating daily income. This indicates that while the imposition of fines is legally permissible, it requires more responsive supporting policies to address the diverse conditions of customers.²⁸

On the other hand, PLN management stated that administrative penalties play a crucial role as a disincentive to prevent customers from delaying their obligations. According to them, without sanctions, payment discipline would significantly decline, negatively impacting operational cash flow. Therefore, PLN maintains its penalty policy as an effort to ensure the smooth provision of electricity, although its implementation still requires evaluation to ensure fairness and transparency for the public.

B. The Sharia Economic Law Perspective on Late Payment Fines for Electricity at PT PLN

In the principles of Islamic economic law, transactions related to basic community needs, such as the provision of electricity, must be carried out based on the principles of justice (*al-'adl*), public interest (*al-maslahah*), and the avoidance of elements of injustice (*zulm*) towards consumers. The mechanism of fines or penalties for late payment in an ijarah contract, referred to as service rental, has been a subject of debate among contemporary scholars.²⁹ The majority of jurists argue that the imposition of late payment fines (*ta'widh*) is, in principle, not permitted if it constitutes *riba jahiliyah*, i.e., an additional payment solely due to the passage of time without any real compensation.

However, some fatwa institutions, such as the Majma' al-Fiqh al-Islami (Organization of Islamic Conferences) and the National Sharia Council of the Indonesian Ulema Council (MUI), permit the imposition of late payment penalties under stringent conditions, namely solely for *ta'zir* (deterrence), not as a source of profit for the company. The funds from the fines must be separately allocated and used for social activities or public welfare, not as operational income for the service provider company. In the context of PT

²⁸Dewi Savitri, *Penerapan Denda Keterlambatan Pembayaran Angsuran Pembiayaan Di PT. BPRS Dana Moneter Cabang Palopo*, in 03 Nov 2023 06:07 (2023).

²⁹"FATWA DEWAN SYARI'AH NASIONAL Nomor 17/DSN-MUI/IX/2000 Tentang Sanksi Atas Nasabah Mampu Yang Menunda-Nunda Pembayaran," preprint, n.d.



PLN, the practice of managing fine funds generally directly enters as company income, which, from an Islamic economic perspective, requires criticism and review.³⁰

The agreement between customers and PLN is essentially an *ijarah* agreement, as PLN provides a continuous electricity supply service. In an *ijarah* agreement, the agreed tariff must be apparent from the outset, including the payment method and the consequences of late payment. Based on the results of interviews, not all PLN customers fully understand the penalty provisions, resulting in a lack of transparency in the agreement. This creates potential for unfairness, particularly for vulnerable customer groups.

From the perspective of *maqashid syariah*, the provision of electricity is considered a basic necessity (*dharuriyat*), so public services should prioritize collective benefits and avoid practices that could cause excessive hardship (*masyaqqah*). Fines in specific amounts may indeed be justified as a means to ensure the continuity of services and discipline payments. However, if fines are cumulative without limits or imposed rigidly without considering the customer's circumstances, this is inconsistent with the principles of mercy and tolerance in Islam.³¹

Contemporary scholars also emphasize the principle of *la dharar wa la dirar* (no harm or loss should be caused to others). This means that punitive fines, especially those that result in the disconnection of electricity for poor households, can be categorized as a greater harm than the benefit sought. Therefore, the administration of fines must be designed to be more proportional, fair, and consistent with Islamic values.³²

The results of observations and interviews with customers also indicate that most complaints are not about the existence of the penalty itself, but rather about the collection mechanism, which is considered rigid and uncommunicative. Many customers did not receive printed warning letters, only notifications through the app, which not all customers understood. This reinforces the need for more humane and educational policies to ensure that

³⁰ Chairul Fahmi, "The Application of International Cultural Rights in Protecting Indigenous Peoples' Land Property in Indonesia," *AlterNative: An International Journal of Indigenous Peoples* 20, no. 1 (2024): 157–66, <https://doi.org/10.1177/11771801241235261>.

³¹ Ayu Fitri Hapsari and Baidhowi, "Ekopedia : Jurnal Ilmiah Ekonomi," *Jurnal Ilmiah Ekonomi* 1, no. 2 (2025): 450–58.

³² Hapsari and Baidhowi, "Ekopedia : Jurnal Ilmiah Ekonomi."



the principles of Islamic justice in the ijarah agreement are achieved optimally.³³

In contemporary Islamic jurisprudence literature, it is explained that the ijarah contract, which forms the basis of the relationship between PLN and its customers, requires clarity regarding the object of the service, the tariff, and the payment period. Ambiguity (*gharar*) in these elements can lead to disputes and conflict with the principle of contractual justice. In practice, some PLN customers do not receive adequate verbal or written explanations regarding the consequences of late payments, particularly for prepaid customers who switch to postpaid. As a result, there is a perception that late payment penalties resemble additional burdens that are coercive, rather than serving as educational tools or risk management instruments.³⁴

From the perspective of *maqashid syariah*, electricity services have a broad public dimension because they are related to the welfare of the people. Therefore, penalty policies should continue to consider the economic conditions of customers, such as low-income groups or people with disabilities who have limited access to online payment facilities. The principle of *al-maslahah al-'ammah* (public interest) requires that PLN policies not solely pursue revenue efficiency but also create transactional benefits and protection for vulnerable groups.

Some modern *fiqh* literature asserts that although late payment penalties are permissible as a *ta'zir* mechanism, their application must meet certain conditions: the nominal amount must be reasonable, they must not cause excessive harm, and they must not become a source of profit for the business. In the context of PLN, research findings indicate that funds from fines are not allocated separately for social purposes, raising doubts about the compatibility of such practices with *sharia* principles. If the proceeds from fines are directly included as company revenue, the *halal* status of such funds becomes a serious issue from the perspective of *muamalah fiqh*.

In discussions with several Islamic scholars and economic practitioners in Banda Aceh, the majority opinion was that the PLN penalty policy model needs to be reviewed so that it does not rely solely on positive law, but also fulfills the principles of distributive justice and collective benefit. One

³³ Chairul Fahmi et al., "MODEL OF LEGAL DISPUTE RESOLUTION FOR BUSINESS CONTRACT DEFAULT," *JURISTA: Jurnal Hukum Dan Keadilan* 7, no. 2 (2023): 242-63, <https://doi.org/10.22373/JURISTA.V7I2.228>.

³⁴Hapsari and Baidhowi, "Ekopedia : Jurnal Ilmiah Ekonomi."



proposed solution is to separate the fine fund account and impose a maximum penalty limit to prevent it from exceeding reasonable levels. This approach could ensure fairness for customers without compromising PLN's right to collect payments on time.³⁵

Furthermore, the imposition of overly rigid fines without any appeal procedures or mitigation mechanisms for customers who can prove valid reasons (such as force majeure) is deemed inconsistent with the principle of *raf' al-haraj* (removing hardship) in Islamic law. Therefore, PLN should ideally provide a relaxation scheme, such as extending payment deadlines or reducing penalties, provided certain conditions are met. This policy model also reflects the values of compassion and tolerance (*samahah*) that form the foundation of Islamic commercial transactions.³⁶

The findings of this study also indicate that customer literacy regarding contractual rights and obligations remains relatively low. Many customers do not thoroughly read the terms and conditions of their electricity subscription contracts during the initial registration process. This poses a unique challenge for PLN to improve information transparency, for example, through regular explanations in billing statements or easily understandable electronic notifications. Without adequate education, penalty policies risk being perceived negatively, thereby weakening public trust in the company.

Based on the above discussion, it can be concluded that the policy of imposing late payment penalties for electricity bills by PLN is, in principle, permissible within the framework of *ijarah*, provided that its implementation adheres to the principles of clarity in the agreement, fairness in the amount, and the prudent management of funds. If the penalty policy is abused or implemented without considering social aspects and the principle of mercy, it approaches injustice and contradicts the objectives of Sharia law. Therefore, a reformulation of the policy is necessary, one that is more proportional, educational, and humane.³⁷

³⁵Arfian Setiantoro et al., "Urgensi Perlindungan Hukum Konsumen Dan Penyelesaian Sengketa," *Rechts Vinding* 7, no. 1 (2018): 1-17.

³⁶Chairul Fahmi et al., "THE ROLE OF COURTS IN RESOLVING CASES OF BANKRUPTCY OF ISLAMIC BANK CUSTOMERS," *JURISTA: JURNAL HUKUM DAN KEADILAN* 6, no. 2 (2023): 2.

³⁷Wahyu Akbar et al., "Optimization of Sharia Banking Regulations in Developing the Halal Cosmetic Industry in Indonesia," *Jurnal Ilmiah Al-Syir'ah* 22, no. 1 (2024): 1-12, <https://doi.org/10.30984/JIS.V22I1.2611>.



C. Alternative Policy Models for Greater Justice

Based on the research findings, several policy alternatives are considered more in line with the principles of fairness and transparency in Islamic economics, while also supporting compliance with national regulations.³⁸

1. A penalty relaxation scheme for vulnerable customers, such as the elderly, people with disabilities, or low-income communities, can be implemented in the form of a one-time exemption every specific period, for example, annually. This approach aligns with the principle of *raf' al-haraj* (removing hardship), one of the pillars of *maqashid syariah* in *muamalah* transactions.
2. Proactive notifications through communication channels that are more accessible to the public, such as SMS, WhatsApp, or automated voice calls, should be sent regularly before payment is due. This step not only increases transparency but also enables customers to plan their payments more effectively, thereby minimizing the risk of penalties due to administrative errors.
3. The installment payment scheme for customers with limited economic conditions is a policy that reflects the Islamic value of *ta'awun* (mutual assistance). This policy can be regulated through a simple mechanism and remain based on a written agreement to ensure legal certainty.
4. Full transparency regarding the basis for imposing penalties can be achieved by simplifying the information included on payment receipts. For example, it consists of a brief simulation of penalty calculations, procedures for filing objections, and contact information for customer service.

The implementation of these alternative policies is expected to minimize potential public objections, improve customer literacy regarding their rights and obligations, and strengthen the principle of *maslahah* in the provision of public services by PT PLN. This more humane, transparent, and responsive policy approach is also an effort to harmonize Indonesian positive law with Islamic economic ethics in contemporary *muamalah* practices.³⁹

³⁸Setiantoro et al., "Urgensi Perlindungan Hukum Konsumen Dan Penyelesaian Sengketa."

³⁹Direktorat Jenderal et al., *LAPORAN KINERJA TAHUN 2023*, n.d.



PT PLN may also consider establishing a dedicated Customer Care Unit for vulnerable customers, which would provide administrative support and education on electricity payment obligations. This service unit could collaborate with local governments, village officials, or community organizations to detect early on groups of customers who are prone to arrears due to limited access to information or socioeconomic conditions.⁴⁰ This strategy not only supports the principle of consumer protection but also strengthens the social legitimacy of the policy of imposing fines.

The integration of online information systems with real-time billing and penalty simulation capabilities can be a significant innovation. Through the PLN Mobile app or official website, customers can check estimated penalties, payment history, and available relief options. This transparency feature supports the principle of *bayyinah* (clarity) in *ijarah mustamirr* transactions, while also preventing disputes arising from customers' lack of understanding regarding their financial obligations.⁴¹

Another aspect that needs attention is the development of more detailed SOPs regarding the stages of imposing fines, starting from the initial warning phase, official notification, and collection. Each stage must have clear time limits and documented evidence to prevent arbitrary actions and provide legal certainty for customers. From an Islamic economic law perspective, this aligns with the principle of *al-umur bi maqashidiha* (all matters are to be returned to their clear objectives), ensuring that penalty policies are applied proportionally and do not oppress the weak.

Strengthening public literacy regarding electricity payment rights and obligations can be achieved through integrated education programs, such as community outreach, simple brochures, or audiovisual content on PLN's official social media channels. By improving public understanding, it is hoped that negative perceptions of penalty policies can be minimized, while fostering a culture of discipline in paying bills on time as part of social responsibility when using public facilities.

CONCLUSION

⁴⁰Zukhrufin, *Analisis Akad Ijarah Dan Denda Keterlambatan Pada Jasa Penyewaan Alat Camping Dengan Sistem Pertrip (Studi Kasus Di Rental Nyikal Scoutware Cilongok, Banyumas)*, 2023.

⁴¹Nathaniel E Helwig et al., *Metode Penelitian Kualitatif Dan Metode Penelitian Kuantitatif*, no. January (2021).



The system for determining late payment penalties for electricity bills at PT PLN (Persero) has been designed to be integrated into the monthly billing process. This mechanism provides legal certainty regarding due dates, penalty amounts, and payment procedures. However, the dissemination of information has not been entirely consistent across all customer groups, particularly vulnerable groups such as the elderly and customers with limited digital literacy. This situation creates an information access gap that impacts payment compliance rates.

From the perspective of *ijarah mustamirr* contracts in Islamic economics, PLN's penalty policy does not fully comply with the principles of distributive justice (*'adl*), information disclosure (*idāh*), and protection of the weak (*ri'ayah al-mustadh'afin*). Several important indicators, such as the clarity of the contract (*ta'yin al-'aqd*), agreement on additional terms (*isytrāt zā'id*), and transparency of sanctions, still require strengthening in implementation. The lack of access to information experienced by some customers can lead to the application of sanctions that are not entirely fair from a moral and Sharia perspective.

Meanwhile, from a positive regulatory perspective, PLN's penalty policy aligns with Minister of Energy and Mineral Resources Regulation No. 27 of 2017, which concerns Service Quality Levels and Costs Related to Electricity Distribution by PT PLN (Persero). However, there is still room for improvement, particularly in terms of proactive education and simplifying the communication of penalty risks to customers. The mismatch between customers' payment capacity and the uniform application of fines presents a challenge that requires addressing through a more inclusive approach.

It is necessary to reformulate penalty policies to be more adaptive to the socioeconomic conditions of customers, including relaxation mechanisms or installment plans that take into account the principle of *maslahah*. Thus, it is hoped that PLN's penalty system in the future will not only be legally valid but also align with the principles of justice, openness, and empathy that underpin Islamic economic law.

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