

# "Customer Protection Against the Circulation of Counterfeit Money in Automated Teller Machines from the Perspective of *Sadd adz-Dzari'ah*"

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**Abstract:** The circulation of counterfeit money obtained by customers through Automated Teller Machines (ATMs) is highly detrimental to customers and poses a real threat to the security of banking transactions. This study aims to examine customer protection and accountability regarding the circulation of counterfeit money that comes out of ATMs, also from the perspective of *sadd adz-dzari'ah*. This research employs a normative legal research method, which focuses on the study of applicable legal norms or rules. In this study, three approaches are used: case approach, legislative approach, and conceptual approach. *Sadd adz-dzari'ah* is a concept in Islamic law that prevents anything that may cause harm or danger. The results of this analysis indicate that banks have full control over the operations of ATMs. Thus, banks are required to provide forms of protection and accountability to customers who receive counterfeit money through ATMs. Customer protection is preventive, involving initial protection efforts such as regular checks, internal monitoring, and education for customers. The bank's accountability is reactive, carried out after an incident of loss occurs for customers due to negligence or mistakes by the bank, such as internal investigations, compensating for losses if it is proven that the money dispensed from the ATM was counterfeit, or enhancing security systems to prevent similar incidents from occurring. Based on the principle of *sadd al-dzari'ah*, the protection of customers from counterfeit money emphasizes preventive measures against all forms of harm that may arise, both individually and systematically. This research concludes that the protection of customers against the risk of counterfeit money from ATMs must be a serious concern through relevant government actions to establish clear, firm regulations that consumer interests.

**Keywords:** *Automated Teller Machine, Counterfeit Money, Customer Protection, Sadd adzDzari'ah*

## 1. Introduction

Banks are financial service institutions licensed to collect public funds through various types of savings and redistribute them in the form of credit and other financial products. Banks not only play a role in fund management but also contribute significantly to overall economic stability. Islamic banks, in particular, operate under specific characteristics guided by Sharia principles derived from the Qur'an, Hadith, and fatwas issued by scholars. These banks share both profits and losses in fund collection and financing activities, as well as in service products provided to customers. They strictly adhere to Islamic legal principles, including the prohibition of *riba* (interest), *gharar* (uncertainty), *maysir* (gambling), and any transactions involving unlawful (*haram*) elements according to Sharia law (Marsya Surinabila et al., 2023).

Money is a universally accepted means of payment for all types of transactions, whether direct or mediated. More broadly, money can be defined as an object or symbol used by societies worldwide to facilitate the exchange of goods and services. The existence of money enables exchange activities to become more efficient and organized, thus helping individuals and groups meet their needs. In addition to serving as a medium of exchange, money also functions as a unit of account and a store of value, making it a crucial element in the global economy (Agustiyani et al., 2018).

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Counterfeit money refers to imitation currency produced without the authorization of a competent authority (i.e., Bank Indonesia) with the intent of passing it off as legitimate legal tender. Such money holds no legal value as it is not issued through lawful procedures and its circulation constitutes a criminal act of forgery (Hidayanto et al., 2015). In Islamic law, counterfeit money is categorized as a form of deception (*gharar*) and fraud (*tadlis*), both of which are strictly prohibited as they cause harm to others.

With rapid advancements in technology and information systems, the banking sector has increasingly utilized Information Technology (IT) to improve the quality of electronic services, in response to customer demands for fast, secure, and accessible banking solutions. One concrete application of this advancement is the development of Automated Teller Machines (ATMs), which operate without human supervision. ATMs serve as self-service terminals for customers, replacing the role of bank tellers in conducting various banking transactions such as cash withdrawals, balance inquiries, and fund transfers. Through ATMs, customers can perform financial transactions 24 hours a day without visiting a bank branch. However, a serious issue has emerged in the form of counterfeit currency being distributed through ATM machines, which has caused significant financial losses to customers (Lahuri & Mumtaz, 2024).

The viral incident involving counterfeit currency dispensed from an Automated Teller Machine (ATM) at UIN Alauddin Makassar demonstrates that such occurrences are not merely isolated cases, but may signify a broader systemic threat to the integrity of the national banking system (Kompas.com, 2025). The failure of official banking channels to prevent the circulation of counterfeit money indicates a serious weakness in the internal control mechanisms of financial institutions. This issue not only raises concerns regarding the effectiveness of consumer protection in the banking sector but also highlights the potential erosion of public trust in formal financial institutions. Therefore, it is essential to examine such cases from a legal perspective to assess the extent of institutional accountability and the implications for systemic stability within the financial regulatory framework.

Several contributing factors can be identified in this phenomenon. First, advances in counterfeiting technology have enabled criminals to produce counterfeit notes that are increasingly difficult to distinguish from genuine currency (Hasheminejad & Reiszafari, 2017). Second, weaknesses in the security systems of ATM currency sorting and counterfeit detection continue to be a critical issue. Third, the methods used to deposit counterfeit money into Cash Deposit Machines (CDMs) and Cash Recycling Machines (CRMs) have become more sophisticated and difficult to trace. Fourth, the lack of public education and awareness about identifying counterfeit money exacerbates the problem.

This article contributes to the development of a normative framework for consumer protection by employing the *Sadd adz-Dzari'ah* approach, which is rooted in Islamic legal theory. This principle emphasizes the importance of preventing harm before it occurs, particularly in financial transactions involving counterfeit currency. In contrast to previous studies that predominantly focus on reactive legal measures, this research highlights a preventive legal perspective aimed at minimizing the circulation of counterfeit money through ATMs. The application of *Sadd adz-Dzari'ah* thus offers a distinct analytical lens by integrating Sharia-based preventive principles with contemporary regulatory efforts.

Several previous studies have addressed the issue of customer protection against counterfeit money distributed via ATMs. Arifin Huda, a student at the Faculty of Law, University of Jember, in his thesis titled *The Responsibility of Banks for Counterfeit Money in ATMs During Cash Withdrawals*, emphasized that banks, as business entities, are legally obligated to compensate customers who suffer losses, and that banks are legally accountable to customers who receive counterfeit money from ATMs (Pinasih, 2018). Meanwhile, Felix Liewellyn, a student at the Faculty of Law, Udayana University, argued that Bank Indonesia Regulation No. 14/7/PBI/2012 does not mandate compensation for counterfeit money withdrawn from ATMs. However, customers still retain the right to seek compensation based on the Indonesian Civil Code (Articles 1365 and 1367)

and the Financial Services Authority Regulation No. 1/POJK.07/2013 on Consumer Protection in the Financial Services Sector (Liewellyn, 2020.). Additionally, a study by Arga Jaya Kusuma, a student at the Faculty of Law, Islamic University of Indonesia, titled Legal Protection of Customers in Auto Debit Agreements with BRI Kedungperahu Ngawi (A Case Study of Counterfeit Money Withdrawals via ATM Bersama), analyzed legal protection and BRI's responsibilities toward customers who received counterfeit money from the ATM Bersama network. The study highlighted the weak legal position of customers, due to contractual ties being limited to the bank and not extending to the third-party ATM operators. Arga emphasized the need for ATM system reforms and improved customer education (Kusuma, 2023).

While these previous studies have discussed customer protection regarding the circulation of counterfeit money through ATMs, most have not specifically explored this issue through a *Sadd adz-Dzari'ah* perspective. Accordingly, this study entitled Customer Protection Against the Circulation of Counterfeit Money in Automated Teller Machines: A *Sadd adz-Dzari'ah* Perspective aims to expand and update existing research by not only analyzing the normative legal protection of customers but also critically examining the regulatory inconsistencies between Bank Indonesia and the Financial Services Authority in handling counterfeit money distribution via ATMs. Furthermore, the study applies the *Sadd adz-Dzari'ah* principle in a practical context as a basis for preventing customer losses. The use of real-world cases strengthens the study's relevance and emphasizes the urgent need for the establishment of responsive, specific regulations for consumer protection in the banking system.

This background forms the foundation of the present study, which seeks to address the following research questions: 1. How is customer protection provided by banks in cases involving the circulation of counterfeit money through ATM machines? 2. How is the principle of *Sadd adz-Dzari'ah* applied in cases involving counterfeit money circulated through ATMs? This study aims to analyze the protection provided by banks to customers who receive counterfeit money from Automated Teller Machines (ATMs). Furthermore, it seeks to examine the application of *Sadd adz-Dzari'ah* principle as a preventive measure against the circulation of counterfeit currency through ATM transactions.

## 2. Materials and Methods

This research is a normative legal study, which focuses on the examination of prevailing legal norms and regulations. Normative legal research is conducted to investigate the legal protection afforded to bank customers in cases involving the circulation of counterfeit money through ATMs. This study employs three approaches: the case approach, the statutory approach, and the conceptual approach. The case approach is used to analyze real-life incidents in society, particularly those related to the distribution of counterfeit currency in ATM cash withdrawal transactions. The statutory approach is utilized to examine relevant legal provisions, while the conceptual approach serves to interpret fundamental concepts and principles in Islamic law, particularly the principle of *Sadd adz-Dzari'ah*, in order to highlight the importance of preventive actions against potential harm to customers.

The sources of data in this research consist of primary and secondary data. Primary data include regulations relevant to customer protection against the circulation of counterfeit currency via ATMs, such as the Banking Law, Consumer Protection Law, Currency Law, regulations issued by the Financial Services Authority (OJK), and Bank Indonesia, as well as other legal instruments concerning consumer protection in the context of ATM-based counterfeit currency cases. Secondary data include supporting legal materials such as academic literature, previous research findings, scientific journals, mass media, social media content, and the theoretical framework of *Sadd adz-Dzari'ah* in Islamic law.

Data collection techniques in this study involve literature review and document analysis. The literature review includes the exploration of legal sources, scholarly articles,

and journals relevant to the research problem. Meanwhile, document analysis focuses on applicable regulations concerning customer protection against counterfeit money circulated through ATMs, Islamic legal provisions on *Sadd adz-Dzari'ah*, and other legal references pertinent to the issues under investigation.

### 3. Results and Discussion

#### 3.1 Review of Positive Law on Customer Protection

From the perspective of positive law, Article 4 of Law No. 8 of 1999 on Consumer Protection (Presiden Republik Indonesia, 1999) affirms the right of consumers to comfort, security, and safety in using goods and services. Furthermore, Article 29 of Law No. 10 of 1998 on Banking (Kementrian Keuangan, 1998) stipulates that banks are obligated to guarantee the safety, convenience, and rights of their customers. Based on these provisions, it can be concluded that in cases involving counterfeit currency, banks are responsible for every transaction conducted through their facilities, including Automated Teller Machines (ATMs). In this context, banks act as business actors, while customers are classified as consumers. This section may be divided by subheadings. It should provide a concise and precise description of the experimental results, their interpretation, as well as the experimental Conclusions This section is not mandatory but can be added to the manuscript if the discussion is unusually long or complex.

Although the obligation of banks to ensure the security of transactions—including the authenticity of cash dispensed through ATMs is not explicitly stated in Law No. 10 of 1998, this responsibility can be interpreted through Article 29 paragraph (2), which emphasizes the importance of the prudential principle in banking operations. This principle requires banks to operate in a safe and controlled manner, minimizing risks that may harm customers. Furthermore, the activities of commercial banks include fund collection and distribution. Cash withdrawal services via ATMs fall under fund distribution; thus, banks are responsible for the quality and authenticity of the money provided to customers (Kementrian Keuangan, 1998)

The circulation of counterfeit money through ATMs not only causes direct financial losses to customers but also has the potential to disrupt economic stability. This is in line with Article 10 of Financial Services Authority Regulation (POJK) No. 22 of 2023 on Consumer Protection in the Financial Sector, which states: "Financial Services Business Actors (PUJK) shall be responsible for consumer losses caused by errors, negligence, or actions that violate statutory regulations in the financial services sector or contractual agreements, whether committed by internal parties or third parties representing or acting for the benefit of the PUJK." (POJK no 22 tahun 2023, 2023)

This regulation confirms that even if counterfeit money is introduced into the system by third-party ATM vendors, ultimate responsibility remains with the bank. In addition, Article 35 of Bank Indonesia Regulation of 2019 on Rupiah Currency Management stipulates that the public may request clarification from Bank Indonesia upon receiving suspected counterfeit money. If the money is proven to be genuine, Bank Indonesia is required to replace it at face value. Even if the money is partially damaged, it may still be eligible for replacement under certain conditions. However, if the money is confirmed to be counterfeit, Bank Indonesia will not provide any form of compensation. Instead, the counterfeit money will be processed according to applicable laws (G. B. Indonesia, 2019)

This regulation indicates that Bank Indonesia is not automatically liable for counterfeit money circulating in society. However, it fails to clarify whether the counterfeit money in question originated from ATM transactions or from broader circulation within the community. The lack of specific provisions regarding counterfeit currency from ATM machines creates a legal gap in the protection of consumers.

The legal complexity increases when there is a contradiction between Bank Indonesia Regulations (PBI) and Financial Services Authority Regulations (POJK). POJK explicitly states that banks must take responsibility for losses suffered by customers due to negligence, including system failures such as ATMs that are unable to detect counterfeit cur-

rency before dispensing it. This provision implies that banks have a legal obligation to compensate for any customer losses arising from weaknesses in their service systems.

In contrast, PBI asserts that Bank Indonesia will not replace counterfeit money found in circulation. This highlights Bank Indonesia's role as a monetary authority that does not bear liability for counterfeit currency already in the market even when such money originates from banking facilities like ATMs. However, PBI does not provide a clear explanation regarding the source of the counterfeit money—whether it comes from ATMs supplied by banks or from general public transactions outside the banking system.

Due to this regulatory inconsistency, many banks adopt a passive stance and are reluctant to provide solutions to affected customers, citing the absence of explicit provisions requiring them to compensate for counterfeit money dispensed from ATMs. This situation places customers in a legally vulnerable position and exposes them to financial losses that could have been prevented through a more reliable system.

Therefore, it is crucial to harmonize regulations between Bank Indonesia (PBI) and the Financial Services Authority (POJK), and to establish clear legal provisions regarding the responsibility of banking institutions for counterfeit currency circulated through their services particularly ATM machines. Legal clarity is essential to prevent banks from hiding behind regulatory gaps and to ensure that customers receive fair and definite legal protection. Furthermore, such regulation will enhance the integrity of the national financial system and strengthen public trust in the banking sector.

The circulation of counterfeit money in Indonesia is not a new issue. However, when counterfeit money originates from ATMs, the problem becomes more serious, as it directly affects the credibility of the national banking system. ATMs, which are designed to facilitate transactions and ensure financial security, should be capable of guaranteeing the authenticity of the cash they dispense.

### *3.2 Case of Counterfeit Currency Circulating Through Automated Teller Machines (ATMs)*

Cases involving the circulation of counterfeit currency through ATMs have occurred in various regions of Indonesia and have drawn significant public attention due to the resulting anxiety and financial losses experienced by customers. One viral case occurred in Jakarta in December 2021, when a customer shared their experience on social media after receiving a suspected counterfeit Rp100,000 banknote from an ATM. The post triggered responses from both Bank Indonesia and the bank involved (Kompas.com, 2022). A similar incident occurred in January 2024, when another Jakarta resident received counterfeit money from an ATM. When attempting to use the money for shopping, the cashier rejected it as fake. The resident stated that all the cash in their wallet had come from the ATM (Viva, 2024).

Another case emerged in December 2024, when a resident claimed to have received counterfeit money—allegedly produced by Alauddin State Islamic University Makassar—from an ATM. In a social media post, the individual said, “If it's counterfeit money from UIN, just deposit it into your bank account via ATM. The machine won't detect it as fake anyway. Better than reporting it to the bank and having the money confiscated without any replacement” (Lampost.co, 2025)

Furthermore, at the end of 2024, a major case was uncovered on the campus of UIN Alauddin Makassar, where a counterfeiting syndicate was found to be producing high-quality counterfeit currency. This fake money was able to pass through cash deposit machines and enter digital transaction channels such as retail outlets, posing a serious threat to the financial system (Bangkapos.com, 2024).

ATM machines operate automatically and are directly integrated with banking networks. The process of cash replenishment is not always conducted by internal bank staff but is often outsourced to third-party vendors due to the large number of ATM units distributed across various regions. Some ATMs, however, are still replenished by the bank's internal team. The replenishment process involves collecting cash from the bank and loading it into ATM cassettes. The presence of counterfeit money in ATMs is most

likely caused by fraud committed by rogue bank employees or vendor staff (Simulasikredit.com, n.d.)

Moreover, many customers come from diverse backgrounds, including members of the public who may lack adequate understanding of banking systems. This makes them particularly vulnerable to misuse, such as the circulation of counterfeit money through ATMs (Muryatini, 2016). A lack of knowledge regarding the features of genuine currency, transaction safety procedures, and steps to take when encountering irregularities makes them easy targets for irresponsible parties.

Counterfeit currency still finds its way into the hands of customers via ATMs, even though these machines are equipped with counterfeit detection features. This issue is attributed to several factors, including negligence in the sorting process by bank staff prior to loading the money into ATMs, allowing fake notes to slip through. Additionally, criminals exploit the deposit feature of cash deposit machines by mixing counterfeit notes with genuine ones or attaching counterfeit notes to genuine ones to avoid detection. The increasing sophistication of counterfeiting technology also makes it difficult to distinguish counterfeit money from real currency, allowing some to bypass detection systems. Furthermore, weak monitoring and maintenance of ATM machines and the lack of public education on identifying counterfeit currency exacerbate the situation.

It is important to note that banks and relevant authorities continue to work on enhancing ATM security and preventing the circulation of counterfeit money. As financial institutions with full control over ATM operations, banks are obligated to prevent all forms of financial loss and bear full responsibility for ensuring the authenticity of money dispensed through ATMs. This responsibility is in line with Article 11 paragraph (3) of Law No. 7 of 2011 on Currency, which states:

“Bank Indonesia is the sole institution authorized to issue, circulate, withdraw, and recall Rupiah currency” (Republik Indonesia, 2011). As the main driver of Indonesia’s economy, the banking sector plays an essential and irreplaceable role in regulating and supporting national economic activities. The experience of receiving counterfeit currency through ATM cash withdrawals is a distressing and harmful event for affected customers. These incidents result from the actions of irresponsible individuals. Victims of such fraud must be protected, as they suffer not only financial loss but also psychological distress and trauma from the experience (Carles et al., 2022). This issue raises legal and ethical concerns, especially since customers have no control over the contents of ATM machines.

The circulation of counterfeit money harms not only individuals but also poses a serious threat to the economic stability of a nation. When counterfeit currency spreads widely within society, public trust in legal tender may decline. This undermines the smooth operation of economic transactions, creates market uncertainty, and weakens the function of money as a measure of value. If not addressed promptly, the large-scale circulation of counterfeit money could lead to artificial inflation, disrupt the monetary system, and burden financial institutions and the state in controlling its impact. Therefore, addressing the circulation of counterfeit currency is a critical step toward safeguarding national economic stability.

### 3.3 The Principle of *Sadd adz-Dzari’ah* in the Protection of Bank Customers Against Counterfeit Currency in Automated Teller Machines

*Sadd adz-dzari’ah* (سَدُّ الدَّرِيْعَةِ) is derived from two words *sadd* (سَدٌّ) meaning “to close,” “to block,” or “to prevent,” and *adz-dzari’ah* (الدَّرِيْعَةُ) meaning “means” (*wasilah*), “path,” or “cause of something.” According to Wahbah Zuhaili, *sadd adz-dzari’ah* is defined as the prohibition and rejection of anything that may serve as a means to something unlawful, in order to prevent harm and damage (*mafsadah*). (Ramli, S. Ag., 2021)

*Sadd adz-dzari’ah* is one of the methods of Islamic legal reasoning (*istinbāṭ al-ḥukm*) used to prevent harm or to safeguard public interest (*maṣlahah*). It refers to the legal principle that seeks to block all paths that could potentially lead to damage or harm, even if the act itself is originally permissible (*mubāḥ*). (Sakinah, 2022)

In *uṣūl al-fiqh* (Islamic legal theory), *sadd adz-dzari'ah* is defined as:

المسألة التي ظاهرها الإباحة ويتوصل بها إلى فعل محظور

A matter that appears permissible on the surface, but could potentially lead to a prohibited act.

Within the framework of Islamic legal maxims (*qawā'id fiqhīyyah*), this principle is reflected in the rule:

دَرْءُ الْمَفَاسِدِ مُقَدَّمٌ عَلَى جَلْبِ الْمَصَالِحِ

“Preventing harm takes precedence over attaining benefits.”

This maxim emphasizes the necessity of prioritizing the avoidance of damage and harm. Many other legal principles derive from this core rule, making *sadd adz-dzari'ah* a fundamental approach to maintaining public welfare (Fikri Hidayatullah & Zahara, 2023). Operationally, *sadd adz-dzari'ah* involves three main elements: *Al-Wasīlah* (the means), *Al-Ifdā* (the connection), and *Al-Mutawassal Ilayh* (the final prohibited objective). *Al-Wasīlah* refers to the means or tools that can potentially lead to an unlawful act. While originally permissible, it may be restricted if it is proven to be a gateway to prohibited conduct. *Al-Ifdā* is the intermediary link between the means and the unlawful goal, which can be concrete, habitual, or based on strong potential even without the doer's intention. *Al-Mutawassal Ilayh* refers to the final outcome, which must be unlawful in Islamic law and logically foreseeable. The stronger the causal link between the means and the prohibited end, the stronger the justification for its prohibition. As emphasized by Imam al-Shātibī, an act originally lawful may become prohibited if it leads to more harm than benefit. (Muhammad Idris Sarumpaet & Dhiauddin Tanjung, 2024)

*Sadd adz-dzari'ah* thus serves as a safeguard against potential harm, and in the context of counterfeit currency circulation through ATMs, this principle is highly relevant. If there is a possibility even slight that ATMs may distribute counterfeit currency, then this risk constitutes a form of mafsadah (*harm*) that must be preemptively addressed. Hence, banks must proactively anticipate all potential sources of harm in order to uphold the welfare (*maṣlahah*) of their customers. (Lahuri & Mumtaz, 2024)

Preventing the circulation of counterfeit currency is a manifestation of wealth protection (*hifẓ al-māl*), one of the core objectives of Islamic law (*maqāṣid al-sharī'ah*). The ATM, under this perspective, is not a neutral technological tool but a potential *wasīlah* that must be tightly regulated to prevent damage. This includes transparent cash-loading procedures, strict oversight of third-party vendors, and clear accountability mechanisms.

In *fiqh al-mu'āmalah* (Islamic commercial jurisprudence), even transactions that are originally lawful such as buying and selling may be prohibited if they potentially facilitate fraud. Similarly, counterfeit money in ATMs constitutes a form of damage that must be blocked using preventive mechanisms. (Rahmat Hidayat, Lc., 2022)

Moreover, *sadd adz-dzari'ah* also sheds light on the significant asymmetry of information between banks and customers. One of the biggest challenges faced by customers is proving that they received counterfeit money from a specific ATM. Ideal evidence, such as clear CCTV footage, is often inaccessible. Transaction records only show withdrawals, not the physical characteristics of the currency. Thus, there is a need for fairer and more transparent evidentiary mechanisms, such as mandatory retention of ATM surveillance and improved customer access in complaint cases.

Bank Indonesia's role as the regulatory authority is crucial from the *sadd adz-dzari'ah* perspective. It must not only issue more detailed regulations regarding counterfeit prevention but also ensure their strict implementation by banks. Penalties should be imposed on institutions found negligent in maintaining ATM security. In addition, the Financial Services Authority (OJK) provides mediation services to resolve disputes between consumers and financial service providers, serving as another layer of protection (O. J. K. Indonesia, 2020). By closing all access to potential harm, banks do not only fulfill their duty under positive law but also adhere to Islamic legal principles. Such preventive actions are aligned with the objectives of the *Sharī'ah*, particularly in protecting wealth (*hifẓ al-māl*) and preventing injustice (*zulm*) against customers.

#### 4. Conclusion

This study concludes that customer protection against the circulation of counterfeit currency through Automated Teller Machines (ATMs) is not merely an ethical issue, but a legal and operational obligation of banks as financial institutions with full control over ATM operations. Banks are required to ensure the authenticity of cash dispensed from ATMs through preventive measures such as customer education, regular inspections of banknotes, supervision of third-party vendors, enhanced ATM security systems, and the implementation of counterfeit detection technologies. Repressive measures must also be taken when problems occur, including customer compensation, investigation of counterfeit sources, disciplinary action against negligent parties, and system improvements to prevent recurrence.

These responsibilities align with Law No. 8 of 1999 on Consumer Protection, Law No. 10 of 1998 on Banking, and POJK No. 22 of 2023, which mandate financial institutions to protect and restore consumer rights. However, the absence of specific regulation regarding counterfeit money from ATMs exposes customers to potential harm and limits the legal basis for enforcement. Therefore, the establishment of detailed, binding regulation is urgently needed to guarantee customer protection and uphold public trust in the banking system.

From the perspective of *Sadd adz-Dzari'ah*, the distribution of counterfeit money constitutes a form of *mafsadah* (harm) that must be prevented at its root. This principle obligates banks to proactively close all pathways that may lead to customer losses, even if the threat is only potential. Efforts such as improving counterfeit detection systems, ensuring transparency in cash loading procedures, and establishing accessible complaint mechanisms reflect the practical application of *Sadd adz-Dzari'ah*. Furthermore, the protection of wealth (*hifz al-māl*) and the prevention of harm are in accordance with the higher objectives of Islamic law (*maqāsid al-syarī'ah*). Thus, banks must act not only technically, but also ethically and in accordance with sharia principles to maintain customer trust and safeguard the integrity of financial transactions.

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