



ANALYSIS OF THE DSN MUI FATWA ON SHARIA ELECTRONIC MONEY FROM THE PERSPECTIVE OF QIYAS (STUDY ON THE LINKAJA SHARIA APPLICATION)

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Abstract: This study aims to analyze the content of DSN MUI Fatwa No. 116/DSN-MUI/IX/2017 on Sharia electronic money from the perspective of qiyas, focusing on the case of the LinkAja Syariah application. The research method used in this study is descriptive qualitative, and the approach employed is library research. The findings of this study indicate that the LinkAja Syariah application is a development model of the LinkAja application designed to facilitate transactions while adhering to Sharia principles in its operational system. Similarly, the transactions follow the principles of cash payments and interbank transfers in Sharia banking, implementing Sharia financial principles. Thus, using the digital wallet application through LinkAja Syariah is legally permissible (*mubah*) as it fulfils the requirements and conditions of qiyas.

Keyword: National Shariah Board Fatwa, Shariah Electronic Money, LinkAja Shariah

A. Introduction

Based on the data released in the Islamic Economy Report 2023, it is clearly mentioned that Indonesia is one of the countries with the strongest Islamic finance indicators in the world, in 3rd place after Malaysia and Saudi Arabia. Indonesia rose from 4th place in 2022 (Global Islamic Economy Report, 2023). Based on the published data from the master plan for the halal economy 2019-2024, it is stated that there is a need to strengthen the halal economy in all sectors (Yusuf, 2022). It is in line with the significant Muslim population in Indonesia, which accounts for approximately 87% of the total population of 273 million, making it a logical choice (Briliana & Mursito, 2017). The market's potential, particularly for Shariah-based goods and services, such as digital-based payment models that comply with religious principles, such as electronic wallets (*e-wallets*) and electronic money (*e-money*), is considered.

This is also in line with President Joko Widodo's recent statement regarding the end of the pandemic (Yanwardhana, 2023). Transactional behaviour among the population, especially in urban areas, has shifted due to changes in lifestyle, time constraints,



increased busyness, and career development. Consequently, many individuals have opted for digital money or e-money transactions (Huda & Ihwanudin, 2023).

The advancement of financial technology has impacted society from a conventional perspective and a Shariah perspective (Aziz & Elbadriati, 2019). As a predominantly Muslim country, Indonesia has been keen on adhering to Shariah principles, emphasizing mutual cooperation and goodness. This principle is derived from the Quran, specifically Surah Al-Maidah: 2,

وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَىٰ وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ عَوَاتِقُوا اللَّهَ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ

"And cooperate in righteousness and piety, but do not cooperate in sin and aggression. And fear Allah; indeed, Allah is severe in penalty."(Departemen Agama Republik Indonesia, 2002)

The emergence of e-money and e-wallets has made payment systems more efficient, user-friendly, and easily applicable in both the physical and virtual realms. The rapid e-money growth in Indonesia demonstrates the swift transformation from cash to digital payments (Nengsih, 2019). According to data released in 2022, research has shown that e-money can help curb inflation and significantly contribute to the country's economy, as indicated by data from Databoks.

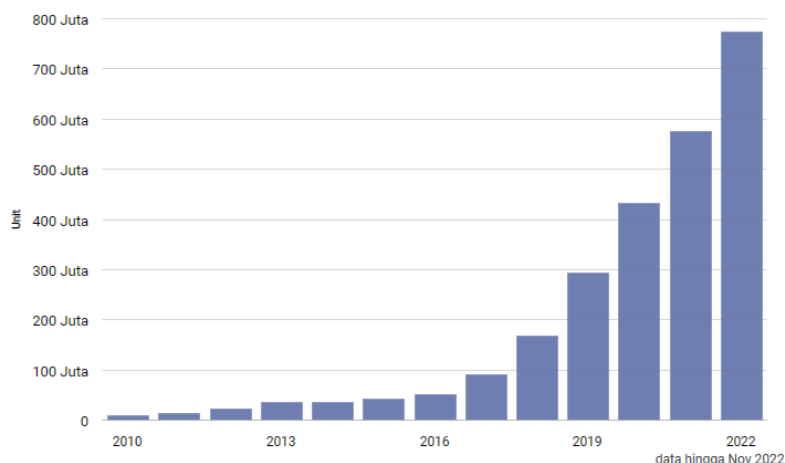


Figure 1. The Amount of Electronic Money in Circulation (2010 Nov-2022)

In today's era, people's daily needs are easily accessible through gadgets or smartphones, where everything desired can be obtained by consumers, including online transactions through marketplaces that offer the option of using e-money or e-wallets (Winarto & Ghozali, 2022).

The increasing interest of the public in using Sharia-compliant electronic money undoubtedly has the potential to spread Islamic economic messages. Thus, the emergence of *riba* (usury) in electronic money can be prevented (Hidayatullah & Fadillah, 2022); Indonesia designed and launched a Sharia-based electronic money model, the only one of its kind in the world. This payment service is named LinkAja Syariah (Fauja et al., 2023). The presence of this digital wallet will naturally replace the conventional habit of carrying

physical wallets, gradually shifting towards a secure, practical, and halal digital wallet (Hamsin et al., 2023).

In their daily activities using digital wallets, people need to pay attention to the usage patterns, ensuring they meet their needs and do not violate the rules outlined in the Qur'an and Sunnah. In practice, LinkAja Syariah offers various features aimed at facilitating transactions within the community, such as zakat services for wealth purification, infaq which promises 700 times the reward, waqf for perpetual charity, online hajj savings, umrah packages, contributions while waqf and finally, Sharia-compliant investments (Rahayu & Nashirudin, 2023). Given the comprehensive features in the LinkAja Syariah application, a detailed analysis is needed to ensure these features comply with the DSN-MUI Fatwa No. 116/DSN-MUI/IX/2017.

On the other hand, previous research on the analysis of DSN-MUI Fatwa No. 116/DSN-MUI/IX/2017 regarding Sharia Electronic Money has been extensively conducted (Muzaki, 2018; Nengsih, 2019; Rahayu & Nashirudin, 2023; Sari et al., 2024; Tunnisa, 2019) However, none have discussed the analysis of the fatwa on Sharia electronic money from the perspective of qiyas (analogical reasoning). Therefore, these factors have prompted the researcher to analyze Fatwa No. 116/DSN-MUI/IX/2017 regarding Sharia electronic money from the perspective of qiyas.

B. Method

The research model used in this study is qualitative research, where the analysis is based on a literature review approach. This study will examine various literature published in reputable national journals, including those not yet accredited. A literature review is a form of research that aims to gather information from various sources relevant to the object of study. The results will be analyzed using the Qiyas method to determine whether electronic money, specifically in LinkAja Syariah, complies with the Fatwa DSN MUI.

The steps in the qiyas method on the LinkAja Syariah digital wallet are as follows (Sakirman, 2018)

- a. *Al-Ashlu* (الأصل) is the object of qiyas in which the object of a problem is compared to al-Maqis 'Alaihi and Musyabbah Bih, which is a place for comparison or an event that has been determined based on the law (Al-Qur'an and Hadith). So Al-Ashlu is LinkAja Syariah's digital wallet.
- b. The existence of the Ashal ruling, a Shari'ah ruling, determines the main issue on which Qiyas is based. According to the existing texts and explanations, the ruling may be obligatory, Sunnah, Haram, Makruh, or permissible. The underlying Ashal law uses money as a medium of exchange for payment, which is permissible in Islam.
- c. *Far'u* is something that needs a clear ruling in the Qur'an, Sunnah, or Ijma and is to be found through qiyas. *Far'u* (branch) is a new case that does not have a clear legal determination, and this is the basis for finding its law through the qiyas method by analogy with the main case. This digital wallet is a new thing that did not exist before.
- d. *Illat* is the reason for the same decision in an existing case and a new case. The same illat must be found in both cases in order to apply the new case to the main case. The illat of LinkAja Sharia is that it is like money, which is allowed in Islam.

C. Result and Discussion

1. Concept of Money in Islam

Before delving into electronic money, it is necessary to establish a common understanding of the concept of money in Islam. This concept aligns with perceptions regarding the meaning of money itself. There are differences between the concept of money in conventional economics and the concept of money in Islam.

In Islamic economics, money is money, and it is not capital. However, this is contrary to the conventional view of money. Conventionally, money is interpreted in reverse, where money is seen as money and money is seen as capital (Miskin, 2001). In its function, money is used as a store of value, which then develops into a motive for money demand for speculation, where money transforms into a commodity for trading. Once it becomes a commodity, money can generate more money (Hidayat, Fageh, et al., 2023).

In fiqh literature, money is also referred to as "*tsaman*" or "*nuqud*." Money is a widely accepted medium of exchange, regardless of its form or condition (Sulaiman al-Mani, 1996). However, from the perspective of Islamic economics, money has a flow concept, and capital is considered a stock concept.

According to Adiwarman A. Karim's opinion on the concept of money in Islam and conventional views, it can be explained as follows (Karim, 2008).

Tabel 1. The Concept of Money in Islam

Islamic Concept	Conventional Concept
- Money is not equated with capital	- Money is always equated with capital.
- Money is a public good	- Money (capital) is a private good.
- Capital is a private good.	- Money (capital) is a flow concept for Fisher.
- Money is a flow concept	- Money (capital) is a stock concept for Pigou.
- Capital is a stock concept.	

In the perspective of Islamic economics, money is a medium of exchange and serves as a standard for pricing goods. Anyone who misuses its function is considered ungrateful for the blessings of money. Hoarding money is condemned in the Islamic economic perspective, as it imprisons money and prevents its actual function. This is further supported by Imam Al Ghazali's opinion, stating that hoarding is equivalent to imprisoning a judge, which hinders the smooth process of legal proceedings. When money is unused or kept without circulation, its benefits diminish, making its existence seemingly meaningless (Karim, 2008).

2. Electronic Money and Sharia Electronic Money

E-money is a stored-value or prepaid card product where a particular monetary value can be electronically stored in an electronic device. The desired electronic value can be obtained through deposits of various cash amounts or debiting their bank accounts, which are then stored in their electronic devices. With electronic money stored in their devices, owners can make payments or receive payments, and the value of electronic money decreases when used for payments and increases when receiving payments during top-up.

Essentially, electronic money is cash without physical form (*cashless money*). The value of the money stored in the electronic device comes from the amount deposited with the issuer, which is then electronically stored in a server (*hard drive*) or chip.

According to Warjiyo, quoting Ikaputera, non-cash payment instruments can benefit the economy by reducing transaction costs, increasing consumer satisfaction, providing income sources for those offering non-cash payment services, improving transaction speed, contributing to economic growth, and increasing prosperity (Waspada, 2012).

In the Fatwa DSN MUI Number 116/DSN-MUI/IX/2017 regarding Sharia Electronic Money, it is mentioned that electronic money (E-Money) is a payment instrument that must meet the following elements:

- a. Issued based on the amount deposited in advance to the issuer.
- b. The amount of money must be electronically stored in an integrated medium.
- c. The amount of electronic money managed by the issuer is not considered a deposit, as the banking regulations already explain.
- d. Electronic money as a payment instrument is limited to merchants not affiliated with electronic money issuers.

The purpose of Sharia electronic money in the above fatwa is electronic money that complies with Sharia principles. Electronic money is easier and more convenient than cash, especially for small-value transactions where customers do not need the exact amount of cash and can avoid calculation errors.

3. Definition of Qiyas

Etymologically, qiyas is a derived noun from the verb *qasa-yaqisu*, which means measurement or knowing the measurement of something. It can be illustrated as follows: "Fulan is qiyas (measuring) the shirt with his arm," meaning measuring the shirt with his arm to compare two things and determine their measurements. However, linguistically, qiyas can also mean "equating" or "comparing," for example, "Fulan is qiyasing (equating) ecstasy with alcoholic beverages," which means equating ecstasy to alcoholic beverages (Arsyad et al., 2024; Ruhdiara & Saleh, 2022).

In its development, the word qiyas has been widely used to express the effort to equate two different things, either in a sensory form or in comparing two books. It can also be understood conceptually; for example, "Fulan cannot be qiyased (compared) to si Fulan," meaning their measurements have no similarity.

Furthermore, in the terminology definition, various opinions have been put forward by scholars of *usul al-fiqh*; although they have different wording, they convey a similar meaning, which is:

According to Ash-Shari'a (747H/1346M), a prominent figure in the Hanafi madhhab, qiyas is "applying the ruling of the original case to the subsidiary case due to the unity of the effective cause that cannot be achieved through direct approach alone."

Imam Baidhowi and most Shafi'i scholars define qiyas as follows (Zaidan, 1987).

حمل غير معلوم على معلوم في اثبات الحكم لهما او نفيه عنهما بامر جامع بينهما من حكم او صفة

"Bringing the (unknown) ruling of one case to the (known) ruling of another case in order to establish or negate the ruling for both, due to a common element between them, whether in terms of the ruling itself or its attributes."

As for the opinion of Wahbah Zuhaili, who defines qiyas as follows: (Al-Zuhaili, 2000).

الحاق امر غير منصوص على حكمه الشرعي بامر منصوص على حكمه لاشتراكهم في علة الحكم

"Associating a matter that is not explicitly mentioned with its legal ruling with a matter that is explicitly mentioned with its ruling, due to the similarity of the legal cause (*illat*) between them."

Although there are differences in the terminological definitions of qiyas among classical and contemporary scholars, they agree that qiyas is a process of "uncovering and manifesting a ruling" rather than establishing or creating a ruling. The matter or issue being compared or uncovered already has an established and fixed ruling (*tsabit*). The mujtahid (jurist) discovers it by identifying the common effective cause (*illah*) (Sofi Zihan, 2019).

Based on the definitions provided by the *usul al-fiqh* scholars above, it can be concluded that qiyas, in terminology, is the process of "associating one action with another in terms of its ruling, due to the shared effective cause (*illah*) that necessitates their rulings to be the same." (Umam, 2000).

This can be exemplified in the case of drinking alcohol (*khamr*), where its ruling has already been determined by explicit textual evidence as haram (forbidden), as stated in the following verse: "O you who have believed, indeed, intoxicants, gambling, [sacrificing on] stone alters [to other than Allah], and divining arrows are but defilement from the work of Satan, so avoid it that you may be successful" (Quran, Al-Ma'idah: 90).

The shared effective cause (*illah*) in this case is intoxication. Therefore, all matters related to drinks that have the characteristic of intoxication are equated with alcohol, and their rulings are deemed the same, which is a prohibition (Khallaf, 1978).

4. Qiyas Distribution

Based on the aspect of the strength of '*illah* (cause) in qiyas, it can be divided into three types: (1) *Qiyas al-Aulawi*, (2) *Qiyas al-Musawi*, (3) *Qiyas al-Adna*.

a) *Qiyas al-Aulawi*

It is qiyas where the '*illah* in the far' (secondary case) is stronger than the '*illah* in the ashli (primary case). Therefore, the ruling and application of the far' are considered more important than the ashli. The following verse of the Qur'an supports this: "And never say about anything, 'I will do this tomorrow,' Except [when adding], 'If Allah wills.'" (Al-Isra': 23)

b) *Qiyas al-Musawi*

It is qiyas where the established ruling in the far' is proportional to the ruling established in the ashli. For example, selling the property of an orphan is compared to consuming the property of an orphan. The '*illah* in both cases is the

same: the unjust depletion of the orphan's property. Based on the verse of the Qur'an, consuming the property of an orphan is prohibited. It is mentioned in Surah An-Nisa as follows: "Indeed, those who devour the property of orphans unjustly are only consuming into their bellies fire." (An-Nisa': 10) (Zaidan, 1987).

c) *Qiyas al-Adna*

It is qiyas where the level of '*illah* in the far' is lower than that in the ash. For example, the '*illah* of intoxication found in nicotine is lower than the '*illah* of intoxication found in alcohol (Jumantoro & Amin, 2005).

5. Transaction methods in LinkAja Syariah

The presence and increasing popularity of electronic money, which serves as an official payment instrument and has obtained MUI certification, is notable. LinkAja Syariah is a development of the previous application, LinkAja, intending to provide services to the community in the form of Islamic investment, Sharia insurance, pilgrimage (hajj) and umrah services, ZISWAF (zakat, infaq, sadaqah, and waqf), mosque economy, pesantren (Islamic boarding school) digitization, caring donation services, and more. These endeavours seek to fulfil physical and spiritual needs (Firdausi & Ardyansyah, 2023).

The presence of LinkAja Syariah has positive impacts and benefits, especially considering the features offered to provide benefits for Muslims due to its Sharia-based nature. For example, topping up the balance is simplified, eliminating the need to do it through Islamic banks exclusively, as it can be done through various types of banks. Moreover, it is free from usury transactions as it has received certification from Bank Indonesia and DSN-MUI. Its usage is also simplified without installing the LinkAja Syariah application separately, as it is integrated into the conventional LinkAja application. This ensures efficiency and saves storage space on mobile phones (Firdausi & Ardyansyah, 2023).

Analysis of the Fatwa DSN-MUI No. 116/DSN-MUI/IX/2017 on Sharia Electronic Money from the perspective of qiyas.

If we refer to the fatwa allowing transactions through digital wallets officially issued by DSN-MUI, it is certainly not without reason. With the advancing technology and the complexity of human needs, Islam, as a religion that encompasses all aspects of life, must be present to provide concrete solutions to address these issues.

If we look at LinkAja Syariah's practices regarding electronic money in accordance with the Fatwa DSN-MUI No. 116/DSN-MUI/IX/2017, they can be explained as follows.

The content of the fatwa stated in the DSN MUI fatwa explains and seeks to provide understanding to the LinkAja service provider and the community using the Sharia-compliant LinkAja service. The terms used can be summarized as follows:

- 1) The requirement for the issuance of electronic money as a means of payment must fulfil several elements, such as being issued following the deposited nominal amount and the money being stored electronically in a medium.
- 2) Sharia-compliant electronic money is a form of money that is following Sharia principles.

- 3) Merchants or sellers who sell goods or provide services in transaction processes.
- 4) The contract models used in the implementation refer to akad wadi'ah (safekeeping contract), akad qardh (loan contract), or akad ijarah (leasing contract).
- 5) Prohibited practices in Sharia principles, such as usury (riba), uncertainty (gharar), and gambling (maysir), are not allowed in electronic money.

According to scholars of *usul fiqh*, *qiyas* is defined as establishing a ruling for an event that does not have a textual basis by comparing it to an event whose ruling is established by a text due to the presence of a common '*illah* (underlying reason) between the two events (Sakirman, 2018).

When examining the practical application of the *qiyas* method as outlined in DSN-MUI Fatwa No. 116/DSM-MUI/IX/2017 on Sharia electronic money, it is clear that it can only be used when its essential conditions (*rukun*) are met. The following identifies the essential conditions of *qiyas* to support ongoing research.

- 1) The use of a medium of exchange is the basic requirement. During the time of the Prophet Muhammad, the exchange system used dinars and dirhams, adopting the Roman and Greek systems (Fadilla, 2019). This model of transaction is also supported by one of the verses in Surah Al-Baqarah (2): 282, which encourages believers to engage in transactions using a medium of exchange.
- 2) The emergence of electronic money due to technological advancements is significantly distant from the time of the Prophet Muhammad. The legal status of this matter can still be discussed and reached through *ijma'* (LinkAja, 2023).
- 3) To understand the '*illah* (cause), it is necessary to identify its various types. In this case, *Al-'Illah al-Manshushah* is used, where the '*illah* mentioned is explained explicitly in Surah Al-Baqarah (2). This contains legal motivation, not just a mere sign or indication of the law, and can be applied to everyone. It is clear and does not contradict any textual evidence or consensus.
- 4) Considering its innovative nature due to technological advancements and supported by the *fiqh* principle that states that all forms of transactions are permissible unless there is a specific prohibition (*nash*), electronic money falls under this rule. In its implementation, there is no specific prohibition (*nash*) against it. Therefore, the novelty of conducting transactions using electronic money, primarily through the LinkAja Shariah application, fulfils the requirements requested by experts in *Usul al-Fiqh*.

Based on the essential conditions outlined above, they will be summarized in the schema presented in the following simple table:

Tabel 2. Qiyas Scheme on LinkAja Syariah

الأصل	الفرع	العلة	حكم الأصل
Payment by Cash or Sharia Bank Transfer	Use of Sharia Electronic Money (LinkAja Syariah)	Principles of Sharia finance (avoiding usury, gharar, and ensuring fairness and transparency in transactions)	Mubah

Based on the table presented above, it can be concluded that the use of Sharia electronic money through the LinkAja Syariah application is permissible (mubah) as it complies with the conditions and essential elements of qiyas through the mechanism of determining the *'illah*.

The Advantages of LinkAja Syariah Based on the DSN-MUI Fatwa

Entering the era of digital world 5.0, the emergence of digital wallets has become a solution to facilitate financial transactions. In Indonesia, various digital wallet products have mushroomed (Hidayat, Mugiyati, et al., 2023). However, only a few digital wallets align with Islamic Sharia and are supported by the legality of DSN-MUI (Indonesian Ulema Council - National Sharia Board). Moreover, LinkAja Syariah is the only digital wallet that adheres to Islamic principles worldwide.

The process undertaken by LinkAja Syariah has been in operation since 2020 and has faced various challenges. It requires high perseverance in managing an application based on Islamic Sharia. Considering the numerous competitors, one of the challenging efforts is maintaining customer loyalty. This is achieved through collaborations with educational institutions, especially in Islamic boarding schools, Islamic schools, and Islamic universities. Partnerships with zakat collectors, mosques, religious hospitals, and local banks have also been established. These efforts are in line with Islamic principles.

Several programs have been implemented to become a superior digital wallet that aligns with the DSN-MUI Fatwa. These programs aim to surpass conventional digital wallets, attract consumer interest, and strengthen customer loyalty. (Firdausi & Ardyansyah, 2023)

1. It displays features that are following the needs of the community.

The emergence of various innovations, especially those found in technology, is undeniable in its progress. Indeed, people desire everything to be done instantly through one application, making LinkAja always analyze what the community needs by adding new features. These new features include payment for ship transportation, parking, and fuel. In addition, there are also features for tax and passport payments, SIM card payments, customs duties, and paying traffic fines. All of these newly added features represent a form of innovation that shapes the development and progress of technology.

2. The existence of special features for mutual care among community members.

LinkAja Syariah, the first Sharia-based digital wallet application in Indonesia, feels the need to contribute to society so that the convenience provided goes beyond a mere transactional form. When conducting transactions, it aims to foster social roles, including supporting mosques, aiding others, contributing to zakat, infak, shadaqah, and wakaf, and showing concern for disasters. These social features are expected to address spiritual needs without neglecting the material needs of each individual. This is based on the principle that one's wealth is a trust from Allah and should not be wasted, considering that within every possession, there are also the rights of others.

3. Presenting exciting and blessed events

The practices performed by LinkAja Syariah are undoubtedly related to activities based on Islamic celebrations, one of which is the Ramadan festival. An essential element of this festival is to provide blessings to all users through extra balances and special discounted prices ranging from Rp. 5,000 to Rp. 20,000 that users can enjoy during the month of Ramadan. A crucial concept in this event is always to present the values of community donations, amounting to Rp. 5,000 for all users who donate to BAZNAS, Dompot Dhuafa, Rumah Zakat, and Rumah Yatim. The THR (holiday allowance) is also distributed as a tradition during the Eid al-Fitr celebration.

4. Offering various promotions.

Throughout the journey, various methods are required to maintain consumer loyalty by offering attractive promotions such as monthly bills, prepaid phone credit top-ups, e-commerce, and online motorcycle taxis. All of these are aimed at facilitating users' payment transactions. By presenting these diverse promotions, the goal is to provide convenient services and benefit the general public. This way, everything related to material and spiritual needs can be accessed in one application, making it even more convenient to practice.

Several other Sharia-compliant digital wallets have emerged, such as GoPay Tabungan Syariah. GoPay Tabungan offers the following benefits (Gopay, 2024):

1. Simple GoPay Service

Users can convert their GoPay balance into savings in just 2 minutes. They can also make transactions at various merchants that accept GoPay as a payment method. Additionally, topping up is convenient and can be done through various channels such as Alfamart, Indomaret, Gojek drivers, and ATMs.

2. Banking Advantages

No maximum balance limit exists, and users can transact with any amount. GoPay Tabungan collaborates with Bank Jago, licensed and supervised by the Financial Services Authority (OJK) and Bank Indonesia (BI).

3. Worry-Free

There is no minimum balance requirement and no monthly administrative fees. Users can also enjoy free interbank transfers through the application.

4. Sharia Compliance

The GoPay Tabungan Syariah service uses the Wadiah contract following DSN-MUI fatwas. It is supervised by the Sharia Supervisory Board (DPS), ensuring users can manage their finances according to Sharia principles with peace of mind.

Overall, both instruments have their respective advantages. LinkAja Syariah excels in banking support due to its collaboration with Bank BUKU 4, security systems, and broader merchant coverage. On the other hand, GoPay Syariah offers ease of use and integration with the Gojek ecosystem. Therefore, as Indonesia's first digital wallet pioneer, LinkAja Syariah has more advantages than GoPay Syariah.

D. Conclusion

Based on the discussion presented, the LinkAja Syariah application is a development model of the LinkAja application designed for transactions using Sharia principles in its operational system. The transactions conducted through LinkAja Syariah share characteristics with cash payments or interbank transfers in Sharia banking, implementing Sharia financial principles (avoiding riba, gharar, and ensuring justice and transparency in transactions). Therefore, using the digital wallet application via LinkAja Syariah is legally permissible (*mubah*) as it meets the requirements and conditions of qiyas. Future researchers are encouraged to study istihsan and other concepts and explore different perspectives through the principles of fiqh or usul al-fiqh.

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