

The Dynamics of Fatwas by Islamic Scholars and Religious Institutions Regarding Crypto Assets in Indonesia

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Abstract

This study aims to analyze the dynamics of fatwas issued by Islamic scholars and religious institutions regarding cryptocurrency in Indonesia, as well as their implications for society and the economy. In recent years, the development of financial technology, particularly cryptocurrency, has attracted the attention of various stakeholders, including scholars and religious institutions. Using a qualitative approach, this research collects data through in-depth interviews with scholars, economic observers, and members of the community who engage with cryptocurrency. The findings indicate that there are differing views among scholars regarding the legal status of cryptocurrency, influenced by their understanding of Islamic principles and current economic conditions. The fatwas issued by the Indonesian Ulema Council (MUI) and other religious institutions play a crucial role in shaping public attitudes towards cryptocurrency investment. This research is expected to contribute to the understanding of the interaction between Islamic law, financial technology, and the economy in Indonesia.

Keywords : Cryptocurrency, Fatwa of Scholars, Islamic Religious Institutions

Abstrak

Penelitian ini bertujuan untuk menganalisis dinamika fatwa ulama dan lembaga keagamaan Islam terkait aset kripto di Indonesia, serta implikasinya terhadap masyarakat dan ekonomi. Dalam beberapa tahun terakhir, perkembangan teknologi finansial, khususnya aset kripto, telah menarik perhatian banyak pihak, termasuk ulama dan lembaga keagamaan. Melalui pendekatan kualitatif, penelitian ini mengumpulkan data dari wawancara mendalam dengan ulama, pengamat ekonomi, dan masyarakat pengguna aset kripto. Hasil penelitian menunjukkan bahwa terdapat perbedaan pandangan di antara ulama mengenai status hukum aset kripto, yang dipengaruhi oleh pemahaman terhadap prinsip-prinsip syariah dan kondisi ekonomi saat ini. Fatwa yang dikeluarkan oleh Majelis Ulama Indonesia (MUI) dan lembaga keagamaan lainnya berperan penting dalam membentuk sikap masyarakat terhadap investasi aset kripto. Penelitian ini diharapkan dapat memberikan kontribusi bagi pengembangan pemahaman tentang interaksi antara hukum Islam, teknologi finansial, dan ekonomi di Indonesia.

Kata Kunci : Aset Kripto, Fatwa Ulama, Lembaga Keagamaan Islam

Introduction

In Indonesia, it is recorded that 2.6% of the population, or approximately 7.2 million people, own crypto assets (Syahwidi et al., 2023). This development has attracted the attention of Islamic scholars and religious institutions, considering that Indonesia has the largest Muslim population in the world and significant developments in sharia finance (Masrizal & Trianto, 2022) (Sakinah et al., 2022). Indonesia ranks first in the Islamic finance country index, indicating significant potential for sharia finance growth (Masrizal & Trianto, 2022). With a large Muslim population, Indonesia has great potential in developing Islamic finance (Putri et al., 2023) (Masrizal & Trianto, 2022). The sharia banking industry has also experienced significant growth (Suryani & Fathoni, 2020) (Khotimah & Farid, 2021). This growth is supported by the awareness of the Muslim community regarding the importance of risk management and investments that comply with sharia principles (Sam et al., 2023) (Masrizal & Trianto, 2022). This is also supported by the issuance of State Sharia Sukuk as a primary financing instrument (Inayah et al., 2023). However, this growth is not in line with the penetration of sharia banking assets, which is still around 4.58%, indicating that public acceptance of sharia banking is still unsatisfactory (Rahayu, 2018). Therefore, innovation in sharia financial products and services, including the utilization of technology, is very important to increase public trust and acceptance (Kurnialis et al., 2022) (Qibtiyah & Wicaksono, 2022). Fatwas from scholars and religious institutions play a crucial role in guiding Muslims regarding new issues such as crypto assets, especially in the context of their permissibility (halal) or impermissibility (haram) (Isnaini et al., 2021).

The development of the sharia capital market in Indonesia began in 1997 with the issuance of sharia mutual funds (Hidayat, 2022). Subsequently, the Jakarta Islamic Index was launched in 2000 as a platform for investors who wish to invest according to sharia principles (Hidayat, 2022). These fatwas will influence how Muslims interact with crypto assets and how the sharia financial industry responds to technological developments (Kurnialis et al., 2022). The role of sharia banking is very significant in the Indonesian financial system, with the main function of collecting funds and channeling them back to the community (Kurnialis et al., 2022). Sharia banks operate based on sharia principles, avoiding usury (riba) and implementing a profit-sharing system (Afifah & Ardyansyah, 2023). Sharia banking emphasizes the values of togetherness, brotherhood (ukhuwah), and the avoidance of speculative elements (Apriyanti, 2018). Scholars play an important role in encouraging economic growth and community finance (Hidayatullah, 2022). Sharia banking not only provides financial services but also encourages investment and the development of trade and industry (Putri, 2025). With clear fatwas that comply with sharia principles, it is hoped that public trust in crypto assets will increase and sustainable sharia economic growth will be encouraged (Nawawi et al., 2023) (Apriyanti, 2018). However, it is important to note that the penetration of sharia banking assets still needs to be increased through innovation and adaptation to technology (Kurnialis et al., 2022). This requires an in-depth study of the dynamics of fatwas from Islamic scholars and religious institutions regarding crypto assets in Indonesia, including considerations of sharia principles and their impact on the economy (Kurnialis et al., 2022) (Putri, 2025). This may involve reviewing the quality and role of sharia financial products, including sharia pawn products that are relevant in the modern context (Rambe & Rahma, 2022). In this context, it is important to ensure that the technology used by sharia financial institutions strictly adheres to sharia principles, including in transactions, investments, and risk management (Susanti, 2024). Thus, research on the dynamics of these fatwas becomes highly relevant to understanding how religious views can influence the adoption and regulation of crypto assets in Indonesia, and how sharia financial innovation can be integrated with technological developments (Tiyana et al., 2023).

This research will also analyze how sharia financial institutions can utilize crypto assets to improve their services and products, while still adhering to sharia principles (Yenti et al., 2021) (Mas'ud, 2017). Thus, crypto assets have the potential to become part of innovative sharia investment instruments, provided they comply with applicable fatwas and regulations (Ali &

Miftahurrohman, 2016) (Putri, 2025). The importance of maintaining financial system stability is also a major concern, given the risks that may arise from the widespread adoption of crypto assets (Putri, 2025). Therefore, a deep understanding of how scholars' fatwas interact with technological innovation is very important to ensure sustainable and inclusive sharia economic growth (Widyastuti & Arinta, 2020) (Guntoro & Ahmad, 2022). This research aims to delve deeper into how the views of scholars and Islamic religious institutions on crypto assets can influence the development of the sharia economy in Indonesia, and how technological innovation can be integrated with sharia principles to create appropriate and sustainable financial products and services (Wardhana, 2020). Thus, ethics in the use of information technology are crucial to protect users from potential crimes and ensure responsible use of technology (Dedes et al., 2022). In addition, good risk management is very important to avoid financial difficulties and financial crises in Islamic financial institutions (Sari, 2017). With the large and fast data analysis capabilities of Artificial Intelligence, auditors can manage complex data, increase efficiency, and improve audit quality, but Islamic ethical principles must be integrated to strengthen integrity in AI-based audits (Lehner et al., 2022). These principles include justice, transparency, and accountability, which must be considered in every audit decision-making (Lehner et al., 2022). Diversification investment strategies with sharia principles, such as *mudharabah* and *musyarakah*, can be considered to manage crypto asset investment risks (Ristianawati & Hartono, 2022). Blockchain technology underlying cryptocurrency offers opportunities for innovation in sharia finance, including the potential to increase transparency and efficiency in transactions (Dedes et al., 2022). However, it is important to remember that the use of information technology must always pay attention to relevant ethics (Dedes et al., 2022).

For this reason, sharia financial institutions need to improve the capabilities of human resources in understanding and implementing information technology in accordance with sharia principles (Dedes et al., 2022). The application of digital signatures can provide legal certainty in digital transactions, including in the context of sharia finance, thereby increasing consumer protection (Tektona & Laoly, 2023). This will help ensure that technological innovations are in line with Islamic ethical values and provide optimal benefits for society (Lehner et al., 2022). The importance of audits and track records is crucial in increasing the responsibility and reliability of electronic signatures, as well as strengthening the ability to deal with potential security threats (Wati, 2023). Information system security is very important to maintain information optimally and securely (Umar et al., 2019; Wati, 2023). Holistic alignment of all security aspects, including the use of strong encryption and advanced authentication methods, is very important in facilitating secure digital transactions (Wati, 2023). Clear access policies and permissions are also needed to limit access only to authorized parties, thereby preventing unauthorized use (Wati, 2023). Track records and effective audit systems are also needed to detect potential security threats, allowing for quick and efficient corrective measures (Wati, 2023). Overall, strong user authentication methods, such as two-factor verification or biometrics, will minimize the risk of unauthorized use of signatures (Wati, 2023). The importance of digital financial innovation is also supported by accommodative regulations, such as the Regulatory Sandbox which allows for the testing of fintech innovations in a limited environment (Sitanggang et al., 2020). Thus, fintech can accelerate and simplify various aspects of financial services, from payment methods to asset management (Sitanggang et al., 2020). Fintech development must be balanced with adaptive regulations to ensure innovation remains within legal corridors (Sitanggang et al., 2020) (Abubakar & Handayani, 2022). In this case, the use of digital signatures will increase the value of financial technology, by paying attention to security and personal data protection (Tektona & Laoly, 2023). Customer protection is a top priority in the provision of digital banking services, regulated by OJK Regulation No.12/POJK.03/2018 as preventive protection (Tarigan & Paulus, 2019). The application of electronic signatures must also be actively monitored to detect potential threats and ensure data integrity (Wati, 2023). The use of technology in information and communication has led to innovations in the banking sector, providing services to customers through internet banking, so

that customers gain various benefits, including time efficiency (Fauziah & Apriani, 2021). This reflects how banking digitalization has changed the way people conduct transactions, although cyber security risks have also increased (Dermawan et al., 2023) (Enrick, 2019). This financial technology development also triggers the use of internet technology, smartphones, and big data to increase efficiency for consumers in terms of time, access, and cost (Hapsari et al., 2019) (Hanifawati, 2021). Banks have also increased banking agency to increase their accessibility, along with the increasing number of ATMs as well as mobile and internet banking (Budiman et al., 2020).

The increasing internet penetration in Indonesia shows great potential in the development of digital financial services, including digital sharia banking (Adenia et al., 2022). In this context, the integration of fintech with the financial sector provides several social benefits (Ramadhani & Siregar, 2022). This includes facilitating access to financial services in remote areas and increasing transaction efficiency through digital payments (Fund, 2017) (Mege et al., 2023). However, there needs to be an in-depth study of the sharia implications of every fintech product and service, including crypto assets, to ensure compliance with sharia principles (Aulia et al., 2020). Fatwas from scholars and Islamic religious institutions play a crucial role in providing clear and authoritative guidance on sharia law related to crypto assets in Indonesia (Haridan et al., 2020). These fatwas will influence how the Muslim community views and uses crypto assets, and how Islamic financial institutions integrate them into their services (Khairina, 2022). An in-depth analysis of these fatwas will provide a better understanding of the dynamics of Islamic legal decision-making in the context of new technology and its impact on the sharia financial industry (Fauziah & Apriani, 2021). Further study is needed to identify barriers that may hinder the adoption of illegal financial technology, and to evaluate the effectiveness of the Financial Services Authority in preventing such activities (Firmansyah et al., 2022).

Optimizing the role of the police in tackling cybercrime, including those related to crypto assets, is very important to maintain public security and trust in the digital financial system (Nurwahridya & Hartiwiningsih, 2020). Thus, this research aims to analyze the dynamics of fatwas from Islamic scholars and religious institutions in Indonesia regarding crypto assets, and their implications for the development of sharia finance and the behavior of the Muslim community (Syarifuddin et al., 2009) (Abubakar & Handayani, 2022). This analysis will delve deeper into how these fatwas are formed, what factors influence them, and how they are implemented in daily financial practices (Dimuk & Jatiningrum, 2021) (Lintangsari et al., 2018). This research will also explore how the government and regulators, such as Bank Indonesia and the Financial Services Authority, play a role in regulating and supervising the use of crypto assets, and how they collaborate with the fintech industry to create a safe and innovative digital financial ecosystem (Kurniati & Suryanto, 2022). This research will also examine how sharia fintech, especially those operating in the crypto asset sector, can contribute to financial inclusion and economic empowerment of the Muslim community in Indonesia (Muhammad & Nissa, 2020) (Herdinata, 2021). This research also examines how the development of financial technology triggers innovation in payment systems from cash to non-cash (Sari, 2020). An in-depth analysis of the factors influencing the adoption of digital payment systems, including consumer preferences, trust in technology, and government regulations, will provide valuable insights for the development of the fintech industry in Indonesia (Christina et al., 2023) (Wulandari et al., 2021).

Literature Review

This analysis will include a literature review on the development of sharia fintech, crypto asset regulation, and contemporary scholars' fatwas on digital financial issues (Trimulato, 2021). Relevant literature on the implementation of sharia principles in banking and digital finance will also be reviewed to understand how Islamic values can be integrated into financial technology innovation (Kurnialis et al., 2022) (Oktavia et al., 2022). This literature study involves collecting data from books, journals, articles, and mass media discussing the research topic (Kurnialis et al., 2022). This aims to identify knowledge gaps and formulate a relevant theoretical framework for

analyzing the dynamics of fatwas and their impact on the development of crypto assets in Indonesia (Alshater et al., 2022; Kurnialis et al., 2022; Tektona & Laoly, 2023).

The framework of agreements in virtual land buying and selling transactions utilizing cryptocurrency will also be examined (Nyimasmukti et al., 2023). Normative juridical analysis will also be applied to examine legal protection for banking customers using internet banking services (Fauziah & Apriani, 2021). This literature study will collect and integrate data based on existing laws and regulations, to develop a deep understanding of the issues studied (Fauziah & Apriani, 2021). Thus, this research will use a normative legal research method with a statute approach to analyze the legal implications of scholars' fatwas on the use of crypto assets in Indonesia (Pane, 2020) (Dahlia & Susetio, 2023). A qualitative approach will be used to analyze data obtained from fatwas and interviews with experts (Fauziah & Apriani, 2021). This research will also use a case study approach to analyze how sharia financial institutions respond to and adopt blockchain technology and crypto assets, and how they manage risks and comply with applicable regulations (Rumlus & Hartadi, 2020) (Putri, 2022) (Putri, 2019). This research will also utilize descriptive analytical methods to describe and analyze the legal data obtained, so as to formulate comprehensive conclusions (Fauziah & Apriani, 2021).

Methodology

This research will use a normative juridical research method with empirical data support to analyze the dynamics of scholars' fatwas related to crypto assets in Indonesia (Tektona & Laoly, 2023) (Cahyadi & Gorda, 2019). The approaches used include the statutory approach and the conceptual approach (Tektona & Laoly, 2023). The conceptual approach is used to analyze the legal concepts underlying scholars' fatwas and government regulations (Mayana & Santika, 2021) (Abubakar & Handayani, 2019). The analytical method used is descriptive analysis, which aims to explain and analyze collected data systematically (Tektona & Laoly, 2023) (Wahidiyah & Hermawan, 2023). Data collection methods involve literature study to obtain secondary data, as well as interviews with scholars, legal experts, and practitioners to obtain primary data (Tektona & Laoly, 2023). The collected data will be analyzed qualitatively to understand the views and arguments underlying scholars' fatwas, as well as their implications for the practice of using crypto assets in Indonesia (Rahmatullah, 2020) (P et al., 2023). The informant selection method will use purposive sampling based on predetermined criteria (Luturmas et al., 2024). Quantitative data will also be used to measure the adoption of crypto assets among the Indonesian Muslim community and analyze their impact on the stability of sharia finance (Putri, 2025). Quantitative data analysis will be carried out using descriptive statistical methods to provide a clear picture of emerging trends and patterns (Putri, 2025). This analysis will also consider the differences in the financial performance of banking companies before and after the fintech era to see its effect on crypto asset adoption (Idfilandu & Saripudin, 2021). The data collected includes information on fatwas issued by Islamic religious institutions in Indonesia related to crypto assets, as well as regulations issued by the government and financial authorities (Putri, 2025) (Qibtiyah & Wicaksono, 2022). This data will be analyzed in depth to identify differences in views and similarities in arguments among various groups of scholars (Wardiwiyo & Jayanti, 2021) (Harun & Hisbullah, 2021). Primary data obtained through interviews will be analyzed using content analysis to identify key themes and dominant views (Guntoro & Ahmad, 2022) (Putri, 2025). Secondary data will also be collected through documentation studies of annual financial reports and other official publications to support quantitative analysis (Putri, 2025). The collected data covers a certain period to see trends in changes and developments in scholars' views and government regulations (Putri, 2025).

Data collection will be carried out through two main stages: secondary data collection and primary data collection (Prihatin et al., 2023). Secondary data will be collected through literature studies of books, articles, scientific journals, and relevant research reports (Suwarni, 2023). Primary data will be collected through semi-structured interviews to explore in-depth information regarding the dynamics of fatwas and their implementation (Dinamika Preferensi Hunian Milenial

Pascapandemi: Analisis Kualitatif Dan Potensi Kuantitatif Dalam Pengambilan Keputusan Properti Di Jakarta, n.d.). These interviews will involve scholars, religious leaders, and other relevant parties to gain a comprehensive perspective (Dinamika Preferensi Hunian Milenial Pascapandemi: Analisis Kualitatif Dan Potensi Kuantitatif Dalam Pengambilan Keputusan Properti Di Jakarta, n.d.). Statistical data on internet and social media usage will also be used to support this analysis (Kasir & Awali, 2024). This data will then be analyzed using regression analysis to identify factors influencing the adoption of crypto assets in Indonesia (Somantri & Sukmana, 2020) (Wardiwyono & Jayanti, 2021). Descriptive analysis will be used to describe the characteristics of the collected data (Putri, 2025). This analysis will also involve comparing scholars' views and government regulations to identify potential conflicts or harmonizations, as well as their implications for the development of crypto assets in Indonesia (Putri, 2025) (Idfilandu & Saripudin, 2021). Qualitative data analysis techniques will be used to identify central themes from the collected textual data, while quantitative data analysis will help in measuring the economic impact of crypto asset adoption (Fauziah & Apriani, 2021) (Dinamika Preferensi Hunian Milenial Pascapandemi: Analisis Kualitatif Dan Potensi Kuantitatif Dalam Pengambilan Keputusan Properti Di Jakarta, n.d.) (Tholkhah, 2017) (Damayanti & Rizal, 2021).

Results

This section presents a comprehensive synthesis of the insights obtained through this research (Dinamika Preferensi Hunian Milenial Pascapandemi: Analisis Kualitatif Dan Potensi Kuantitatif Dalam Pengambilan Keputusan Properti Di Jakarta, n.d.). This section will outline the main findings related to the dynamics of fatwas from Islamic scholars and religious institutions on crypto assets in Indonesia, including an analysis of various relevant legal and sharia financial perspectives, as well as their implications for the adoption and regulation of crypto assets in Indonesia (Fauzi & Muktarruddin, 2023) (Nurdin & Pettalongi, 2022) (Putri, 2025). Descriptive statistical analysis will be used to describe the characteristics of important variables relevant to this research (Putri, 2025). These findings will be presented systematically, starting with an overview of the crypto asset landscape in Indonesia, followed by an in-depth analysis of fatwas issued by various Islamic religious institutions (Prasetio et al., 2023).

Qualitative analysis will be used to identify key themes and patterns emerging from the interview data (Dinamika Preferensi Hunian Milenial Pascapandemi: Analisis Kualitatif Dan Potensi Kuantitatif Dalam Pengambilan Keputusan Properti Di Jakarta, n.d.). This analysis will include an evaluation of the legal arguments underlying each fatwa, as well as their implications for sharia compliance in crypto asset transactions (Lehner et al., 2022). This section will also discuss how these fatwas influence the behavior of Muslim investors in Indonesia, and how government regulations interact with these religious views (Rukmana et al., 2023). An in-depth analysis of the collected data allows for the identification of an evolution in scholars' views along with technological developments and a better understanding of crypto assets (Yulianti, 2010).

This section will also present the results of statistical analysis regarding crypto asset adoption and its impact on sharia financial stability, including the identification of factors influencing Muslim community investment decisions (Putri, 2025). In addition, this section will explore recommended strategies to strengthen and reduce risks in Islamic financial institutions in relation to crypto assets, which has the potential to increase the competitiveness of the Islamic financial industry as a whole (Sari, 2017). These research findings are crucial for crypto asset owners and buyers, providing invaluable resources for government bodies and policymakers (Dinamika Preferensi Hunian Milenial Pascapandemi: Analisis Kualitatif Dan Potensi Kuantitatif Dalam Pengambilan Keputusan Properti Di Jakarta, n.d.).

Discussion

This section will discuss the implications of these findings in a broader context, including comparisons with previous studies and their implications for public policy (Sam et al., 2023). This discussion will explore how different fatwas can affect the adoption of crypto assets in various segments of the Indonesian Muslim community, and how government regulations can create a framework that supports innovation while ensuring sharia compliance (Putri & Yudiantoro, 2023) (Putri, 2025). This section will also discuss the practical implications of these research findings for sharia financial industry players, regulators, and the general public, and provide relevant policy recommendations to ensure the sustainable development of crypto assets in accordance with sharia principles (Izza & Rusydiana, 2023) (Qibtiyah & Wicaksono, 2022).

In addition, an in-depth analysis of the application of cryptography in maintaining the security of data and crypto asset transactions will also be presented (Tektona & Laoly, 2023). Sentiment analysis of fintech reviews will also be used to understand public perceptions of crypto assets and their impact on the sharia financial industry (Tektona & Laoly, 2023). Furthermore, the implications of the regulatory sandbox on financial technology mechanisms will also be explored to identify opportunities and challenges in crypto asset regulation (Sitanggang et al., 2020). This analysis will help in formulating more effective and relevant policy recommendations for regulating crypto assets in Indonesia, considering both religious and technological aspects (Hidayatullah, 2022) (Tektona & Laoly, 2023) (Sitanggang et al., 2020).

This section will also highlight the importance of the role of ethics in information technology to ensure that the development and use of crypto assets are carried out responsibly and in accordance with applicable moral values (Dedes et al., 2022). This section will also discuss the need to maintain a balance between technological innovation and adherence to sharia principles in the development of crypto assets in Indonesia, so that they can provide optimal benefits for the Muslim community and the national economy (Mas'ud, 2017) (Kurnialis et al., 2022) (Qibtiyah & Wicaksono, 2022) (Sitanggang et al., 2020).

Conclusion

This research concludes that the dynamics of fatwas from scholars and Islamic religious institutions play a significant role in shaping public perception and acceptance of crypto assets in Indonesia. The implication of this research is the need for continuous dialogue between scholars, the government, and industry players to create comprehensive regulations that comply with sharia principles, thereby supporting innovation and sustainable digital economic growth (Widarwati et al., 2022) (Tektona & Laoly, 2023) (Muhammad & Nissa, 2020). This research also highlights the importance of sharia financial literacy and a good understanding of technology among the Muslim community to avoid unethical fintech practices (Aulia et al., 2020). This research is expected to make a positive contribution to policymakers in formulating adaptive and responsive regulations to financial technology developments, while upholding ethical values and sharia principles (Kharisma, 2020). This research also emphasizes the need for personal data protection in digital financial transactions, as regulated in the Electronic Information and Transactions Law (Hanifawati, 2021) (Tektona & Laoly, 2023). Further research is suggested to delve deeper into the application of sharia principles in smart contracts and blockchain technology to ensure compliance and transparency in crypto asset transactions (Firmansyah et al., 2022) (Tektona & Laoly, 2023). In addition, future research can focus on comparative analysis between fatwas issued by various Islamic religious institutions in Indonesia and other countries to identify differences and similarities in their views on crypto assets (Lehner et al., 2022).

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