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ISLAMIC FAMILY LAW AND PUBLIC EDUCATION ON CRYPTOCURRENCY: A FRAMEWORK FOR COMPLIANCE AND AWARENESS

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Abstract

Public education about cryptocurrency within the Muslim community is still limited, with many individuals not understanding the potential benefits and associated risks. This creates a significant knowledge gap in the context of Islamic family law. This study aims to enhance understanding of cryptocurrency through a public education approach focused on the perspective of Islamic family law. The methodology employed in this research is a literature review, analyzing various literature, articles, and guidelines from religious authorities and Islamic finance experts. The results indicate that the majority of the Muslim community has not received adequate education regarding cryptocurrency, hindering their ability to invest wisely. Effective public education can improve public understanding and awareness of the benefits and risks of cryptocurrency, ensuring its use complies with Islamic law principles. These findings highlight the importance of support from religious authorities and Islamic finance experts in providing accurate and relevant guidance. With a holistic and structured approach, public education can help Muslims make better decisions regarding investment and the use of cryptocurrency in their daily lives.

Keywords: Islamic finance, blockchain in Islamic law, and Sharia-compliant cryptocurrency

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Abstrak. Pendidikan publik tentang cryptocurrency di kalangan komunitas Muslim masih terbatas, dengan banyak individu yang belum memahami manfaat potensial dan risiko yang terkait. Hal ini menciptakan kesenjangan pengetahuan yang signifikan dalam konteks hukum keluarga Islam. Penelitian ini bertujuan untuk meningkatkan pemahaman tentang cryptocurrency melalui pendekatan pendidikan publik yang berfokus pada perspektif hukum keluarga Islam. Metodologi yang digunakan dalam penelitian ini adalah tinjauan literatur, dengan menganalisis berbagai literatur, artikel, dan pedoman dari otoritas keagamaan serta pakar keuangan Islam. Hasil penelitian menunjukkan bahwa sebagian besar komunitas Muslim belum menerima pendidikan yang memadai terkait cryptocurrency, sehingga menghambat kemampuan mereka untuk berinvestasi secara bijak. Pendidikan publik yang efektif dapat meningkatkan pemahaman dan kesadaran publik tentang manfaat dan risiko cryptocurrency, sehingga penggunaannya dapat sesuai dengan prinsip-prinsip hukum Islam. Temuan ini menyoroti pentingnya dukungan dari otoritas keagamaan dan pakar keuangan Islam dalam memberikan panduan yang akurat dan relevan. Dengan pendekatan yang holistik dan terstruktur, pendidikan publik dapat membantu umat Muslim membuat keputusan yang lebih baik terkait investasi dan penggunaan cryptocurrency dalam kehidupan sehari-hari.

Kata-kata kunci: keuangan Islam, blockchain hukum Islam, cryptocurrency syariah.

Background

Digital technology has brought significant changes across various sectors, including finance (Ardianto et al., 2024). One of the most prominent innovations is the emergence of cryptocurrency, a digital currency that uses blockchain technology to ensure secure and decentralized transactions (Mardani, 2022). Bitcoin, launched as the first cryptocurrency in 2009, was followed by thousands of other digital currencies, creating a new ecosystem that has garnered global attention from investors, governments, and the public (Satrio, 2022).

However, cryptocurrency also brings controversies and challenges. Major issues include extreme price fluctuations, a lack of clear regulation, and the potential misuse for illegal activities, such as money laundering and terrorist financing (Ryan et al., 2024). In many countries, including Indonesia, governments and financial authorities strive to understand and regulate cryptocurrency to protect society from negative impacts. One of these efforts is public education to enhance understanding of cryptocurrency (Hidayat, 2023).

Public education on cryptocurrency is essential, especially with the increasing adoption of digital currency by the public. A better understanding of how cryptocurrency works, its benefits, and its risks can help individuals make informed decisions about its use (Jaya & Widyastuti, 2022). Education also plays a role in preventing misuse and promoting responsible practices within the digital financial ecosystem related to cryptocurrency (Aksenta et al., 2023).

The issue of cryptocurrency usage also raises concerns from a Sharia perspective. Sharia principles, such as justice, transparency, and prohibitions on riba (interest), gharar (uncertainty), and maysir (speculation), are sometimes considered at odds with the volatile nature of cryptocurrency (Wahyudi & Rosyidah, 2024). The Indonesian Ulema Council (MUI) has issued a fatwa declaring cryptocurrency as a means of payment to be haram for these reasons (Milkiya & Arfianti, 2023).

In the context of family education, the perspective of Islamic family law can provide ethical guidance on cryptocurrency use (Abas et al., 2023). Family education based on Islamic values helps family members understand the Sharia implications of cryptocurrency use, enabling them to make financial decisions aligned with Islamic principles (Rola, Noprizal & Andriko, 2023). This effort contributes to creating a society that is more aware and wise in navigating advancements in financial technology (Azizah & Muhfiatun, 2018).

Religious scholars and institutions play a key role in shaping societal attitudes towards cryptocurrency. With comprehensive Sharia guidance, they can help bridge the gap between modern financial innovations and traditional Islamic values (Khasan, 2021). Through seminars, workshops, and educational materials, they can guide the Muslim community toward ethical cryptocurrency use that aligns with their beliefs (Syahputra & Khairina, 2022).

Collaboration between scholars and financial experts is crucial in developing a comprehensive educational program on cryptocurrency. Financial experts can provide technical and economic insights, while scholars address ethical and Sharia compliance aspects. This interdisciplinary approach ensures that the education provided is accurate and in line with Islamic principles (Yudha et al., 2020). In addition to education, advocating for policies that protect consumers is also essential to ensure ethical practices in the cryptocurrency market (Payamta, 2023).

A research gap arises from the intersection of cryptocurrency and Islamic law, where limited understanding hinders its ethical use. This study aims to address this gap by exploring how Islamic values interact with cryptocurrency and analyzing existing Islamic jurisprudence views, such as the fatwa declaring its use as a payment method to be haram. This research is expected to contribute to the literature on Islamic finance by offering a comprehensive evaluation of cryptocurrency from an Islamic ethical perspective and providing practical guidance for regulators, academics, and consumers in the Islamic finance sector. Through this approach, the study not only enriches academic discourse but also contributes to ethical and responsible practices in Islamic finance.

Method

This research is categorized as a literature review study, utilizing a qualitative approach. The qualitative approach is applied by the researcher to interpret data in the form of texts sourced from books, theses, dissertations, and scholarly articles related to public education on cryptocurrency from the perspective of Islamic family law (Raco, 2010). The literature selection process involved several key steps. Initially, the researcher identified relevant keywords such as "cryptocurrency," "public education," "Islamic family law," and "inheritance distribution." These keywords were used to search academic databases and libraries for sources that addressed the intersection of these topics. The inclusion criteria for selecting sources included the publication's relevance to the themes of cryptocurrency and Islamic family law, the credibility of the authors, and the recency of the publication to ensure the research reflects current trends and developments. Conversely, sources were excluded if they did not directly address public education on cryptocurrency, lacked scholarly rigor, or were published prior to 2010, to ensure the analysis is grounded in contemporary discourse.

The data analysis techniques employed to interpret the literature involved thematic analysis. This process included coding the texts to identify recurring themes and patterns related to public education on the inheritance distribution of cryptocurrency assets within the framework of Islamic family law. The researcher systematically organized the findings into categories, facilitating a comprehensive understanding of the existing literature and highlighting gaps in the research. The research was conducted at the Graduate School Library of UIN Mataram, located at Jl. Pendidikan No. 35, Dasan Agung Baru, Selaparang District, Mataram City, West Nusa Tenggara Province. This location is relevant for several reasons. UIN Mataram is a prominent institution for Islamic studies in the region, providing access to a wealth of academic resources, including specialized literature on Islamic family law and financial ethics. Additionally, the local context of West Nusa Tenggara, where cryptocurrency adoption is on the rise, underscores the importance of understanding how these digital assets intersect with traditional Islamic principles.

The primary source obtained by the researcher is Asef Supyadillah's book on Crypto and Bitcoin from an Islamic Perspective, which serves as a foundational text for analyzing the ethical implications of cryptocurrency within the framework of Islamic teachings. By situating the research in this context and employing rigorous selection and analysis techniques, the study aims to contribute valuable insights to the discourse on cryptocurrency and Islamic family law.

Results and Discussion

Public education on cryptocurrency from the perspective of Islamic family law is crucial to help Muslims understand the implications of using digital currencies within the Sharia framework (Mulkam, 2022). This education aims to provide clear and accurate information about the nature of cryptocurrency, its potential benefits, and associated risks. It also aims to address major concerns from the Islamic legal standpoint, such as issues of gharar (uncertainty), maysir (speculation), and dharar (harm) (Ma'sum & Makky, 2023). By providing insights into the compatibility of cryptocurrency with Islamic principles, public education can guide Muslims in making informed decisions about investment, trading, and managing digital assets. Furthermore, this education emphasizes the importance of adhering to ethical and legal guidelines in dealing with cryptocurrency, ensuring that their financial activities remain in accordance with Islamic teachings. Effective public education initiatives, supported by religious authorities and financial experts, can enhance understanding and promote responsible use of cryptocurrency within the Muslim community (Ma'arif, Khamim & Widyastuti, 2024). Here is an in-depth study on public education on cryptocurrency from the perspective of Islamic family law:

1. Public Understanding of Cryptocurrency

   The community still has limited understanding of cryptocurrency, including its nature, functions, and risks (Kartika & Balya, 2023). This ignorance often accompanies misconceptions or myths about the use of cryptocurrency in financial transactions. In literature reviews on public understanding of cryptocurrency, several findings and approaches can be found that reflect the complex and diverse situations worldwide (Pratama, 2024). Generally, many studies indicate that public knowledge of cryptocurrency tends to be limited, with most people having only a basic understanding of fundamental concepts like Bitcoin and Ethereum, but lacking comprehension of technical aspects such as blockchain technology, which underpins these digital currencies (Satrio, 2022).

   Research from various countries highlights that perceptions and usage of cryptocurrency are influenced by different cultural, social, economic, and legal factors (Rola, Noprizal & Andriko, 2023). Understanding cryptocurrency in some developed countries, such as the United States and Western Europe, tends to be more integrated into the financial system and supported by advanced technological infrastructure (Setiyono & Prapanca, 2021). However, in developing countries or regions with strict regulations, cryptocurrency adoption may be lower and influenced by legal uncertainties and security concerns (Situngkir et al., 2022). The limited understanding of the public about cryptocurrency can be explained by several key factors.

   a. The technical complexity of these digital currencies, such as blockchain and related transaction processes, is often challenging to grasp for individuals without adequate backgrounds in technology or finance. Limited access to easily understandable information also poses a constraint, as reliable and accessible sources about cryptocurrency are not always widely available to the general public.
   b. Misconceptions that prevail, such as the belief that cryptocurrency is only used for illegal activities or high-risk speculation, also influence a proper understanding of its potential and broader applications of this technology (Mariana & Sutanto, 2022). Lack

of clear regulation and legal uncertainty in some jurisdictions can also lead to distrust and concerns about the security and legitimacy of using cryptocurrency.

c. Cultural and social factors also play a significant role, where cryptocurrency adoption may be limited by traditional values or conservative views towards technological innovation within certain communities (Suma & Siregar, 2023).
d. Differences in internet access and digital literacy levels can also affect how quickly and extensively knowledge about cryptocurrency spreads among communities (Hartatik et al., 2023).

To address this low understanding, more intensive and structured public education is needed, along with efforts to provide accurate and easily understandable information about cryptocurrency (Prahendratno et al., 2023). These initiatives should involve collaboration among government, academic institutions, the private sector, and civil society to create an environment that supports better understanding of the potential and risks of cryptocurrency. This will enable the public to make more informed and wise decisions regarding its use.

Less educated communities about cryptocurrency tend to hold skeptical or even negative views toward this technology. Major concerns include high price volatility, security risks associated with theft or hacking, and the use of cryptocurrency in illegal activities such as money laundering and terrorist financing. Moreover, in the context of law and religious values, such as in communities adhering to Islamic law, questions about the permissibility and legitimacy of cryptocurrency use are often debated (Ardiyansyah et al., 2024). Fatwas and guidance from religious authorities can significantly influence perceptions and adoption of cryptocurrency in these communities (Wahyuddin et al., 2023). Enhanced public education and the provision of accurate information are crucial to improve public understanding of cryptocurrency (Arwani & Priyadi, 2024). These initiatives should encompass a holistic approach, integrating technical, legal, social, and cultural aspects to provide a comprehensive understanding and assist communities in making informed decisions regarding cryptocurrency use in this complex modern context (Hildawati et al., 2024).

2. Islamic Views on Cryptocurrency

In the Islamic view, cryptocurrency raises various complex issues that need to be evaluated from the perspective of Islamic family law (Nasir, 2023). Some key aspects of concern in Islamic legal assessment of cryptocurrency include gharar (uncertainty), maysir (speculation), and dharar (potential harm).

a. Gharar (Uncertainty). The concept of gharar in Islamic law refers to unacceptable uncertainty in transactions. Cryptocurrency is often considered to have high price volatility, which can lead to uncertainty in its intrinsic value (Taufiqurrohman, 2022). This is a concern because transactions involving cryptocurrency may not meet the expected certainty standards in Islam.

b. Maysir (Excessive Speculation). Maysir refers to excessive speculative practices or gambling. In some cases, using cryptocurrency for speculative purposes or short-term investments may be viewed as a form of maysir (Pangestu, 2023). Islamic law encourages economic activities based on justice and success derived from clear and productive effort.
c. Dharar (Potential Harm). The aspect of dharar in the context of cryptocurrency can include high security risks, potential use for illegal activities, or even unforeseen negative economic impacts (Ibrahim, 2023). Islamic law emphasizes the need to protect common interests and minimize risks that can harm individuals or society.

Islamic religious authorities and Islamic legal scholars have issued various diverse views regarding the permissibility of using cryptocurrency (Afrizal, Marliyah & Fuadi, 2021). Some fatwas concerning cryptocurrency tend to be conservative, considering the risks and uncertainties associated with this technology (Tovikurohman, 2022). However, there are also more inclusive views that consider the potential benefits of blockchain technology as a tool for more efficient payments or transactions, provided that this is done in accordance with the underlying principles of Islamic law (Yudha, 2021). In facing the development of this technology, there is a challenge to adapt traditional Islamic legal principles to the new realities brought about by cryptocurrency. This requires a careful approach and further discussion among the Islamic community, religious authorities, and legal experts to formulate guidelines that are in line with religious principles and meet the practical needs of society in this digital era (Anurogo et al., 2024).

3. Public Education on Cryptocurrency

Public education on cryptocurrency from the perspective of Islamic family law is crucial to enhance (Mawahib et al., 2021). This research indicates that a significant portion of the Muslim community has not received adequate education on managing and using cryptocurrency in accordance with Sharia principles. One of the main findings is the lack of understanding among Muslims about cryptocurrency, including its technical and ethical aspects (Bellah, 2023). Many are unaware of how cryptocurrency works, including the underlying blockchain technology, as well as its potential risks and benefits. This lack of understanding encompasses issues such as high price volatility, security risks, and the potential use of cryptocurrency for illegal activities.

From the perspective of Islamic family law, there is an urgent need to provide education that includes how to use cryptocurrency in compliance with Sharia principles

(Riswanto et al., 2024). This education should include an understanding of gharar (uncertainty), maysir (speculation), and dharar (potential harm), and how to avoid or manage these aspects in the use of cryptocurrency (Tarmizi, 2024). For instance, high price volatility can be considered a form of gharar, and excessive speculation can fall into the category of maysir, both of which should be avoided according to Sharia principles. Effective education should employ an integrated approach that includes providing clear and practical information about cryptocurrency technology, as well as explanations of how this technology can be used within the framework of Islamic law (Kusuma, 2023). This could involve seminars, workshops, online courses, and educational materials developed by religious authorities, educational institutions, and Islamic financial organizations.

Islamic religious authorities and financial experts play a crucial role in developing guidelines and educational materials that are appropriate (Mahendra, 2023). They need to collaborate to ensure that the information conveyed is accurate, relevant, and easily understood by the general public. This also includes providing clarifications on issued fatwas related to the use of cryptocurrency and how the Muslim community can adhere to Sharia law in their economic activities. By enhancing public education on cryptocurrency from the perspective of Islamic family law, it is hoped that the Muslim community can better understand how to manage and use digital currency safely and in accordance with their religious principles. This will not only help them avoid risks and uncertainties but also enable them to harness the potential benefits of cryptocurrency technology in their daily lives.

4. Forms of public education on cryptocurrency from the perspective of Islamic family law

Public education on cryptocurrency from the perspective of Islamic family law needs to be enhanced. This research has found that the majority of Muslim communities have not yet received sufficient education on how to manage and use cryptocurrency in accordance with Sharia principles. The forms of public education on Cryptocurrency from the Perspective of Islamic Family Law are as follows:

a. Seminars and Workshops. Organizing open seminars and workshops where Islamic finance experts and blockchain technology specialists provide presentations on the basics of cryptocurrency, its potential benefits, and associated risks. They also discuss how Sharia principles are applied in the use of cryptocurrency.
b. Online Courses. Providing free online courses that include modules on blockchain technology, cryptocurrency operations, and practical guidelines for safe and Sharia-compliant transactions. These courses are designed to be easily accessible to the general public, including those with limited technological knowledge.

c. Publications and Educational Materials. Publishing guidebooks, articles, and educational videos that explain key issues related to cryptocurrency in the context of Islamic law. These materials are distributed through official websites and social media platforms.
d. Collaboration with Mass Media. Collaborating with mass media to disseminate accurate and easily understandable information about cryptocurrency. This includes specialized segments on television programs, radio shows, and newspaper articles discussing Sharia aspects of cryptocurrency.

Discussion

Public education on cryptocurrency from the perspective of Islamic family law is a crucial aspect in helping Muslims understand the implications of using digital currency within the Sharia framework. According to research by Mulkam (2022), this education aims to provide clear and accurate information about the nature of cryptocurrency, its potential benefits, and associated risks. It also addresses major concerns from an Islamic legal standpoint, such as issues of gharar (uncertainty), maysir (speculation), and dharar (harm) (Ma'sum & Makky, 2023). By offering insights into the compatibility of cryptocurrency with Islamic principles, public education can guide Muslims in making informed decisions regarding investment, trading, and managing digital assets.

The public's understanding of cryptocurrency remains limited. Many people harbor misconceptions or myths about its use in financial transactions (Kartika & Balya, 2023). Literature reviews indicate that public knowledge tends to focus on basic concepts like Bitcoin and Ethereum, with less understanding of technical aspects such as blockchain technology, which underpins these digital currencies (Satrio, 2022). Furthermore, public perception is influenced by cultural, social, economic, and legal factors that vary worldwide (Rola, Noprizal & Andriko, 2023). Addressing this lack of understanding requires more intensive and structured public education, along with the provision of accurate and easily understandable information about cryptocurrency (Prahendratno et al., 2023).

Islamic perspectives on cryptocurrency highlight various complex issues that need evaluation from the viewpoint of Islamic family law (Nasir, 2023). Key concerns include gharar (uncertainty), maysir (speculation), and dharar (potential harm). Cryptocurrency is often seen as having high price volatility, leading to uncertainty in its intrinsic value, which contradicts the concept of gharar in Islam (Taufiqurrohman, 2022). The use of cryptocurrency for speculative purposes or short-term investments can be viewed as a form of maysir (Pangestu, 2023). Additionally, high security risks and potential for illegal activities add complexity to the assessment of dharar (Ibrahim, 2023). Islamic religious authorities need to provide clear guidance to ensure that the use of cryptocurrency aligns with Sharia principles (Afrizal, Marliyah & Fuadi, 2021).

Various forms of public education can be employed to enhance understanding of cryptocurrency from the perspective of Islamic family law. Seminars and workshops can be organized to deliver presentations on the basics of cryptocurrency and how Sharia principles are applied in its use. Free online courses can also be provided, covering modules on blockchain technology and how cryptocurrencies work, designed to be accessible to the general public. Publications and educational materials, such as guidebooks, articles, and educational videos explaining key issues related to cryptocurrency in the context of Islamic law, should also be published. Collaboration with mass media can disseminate accurate and easily understandable information about cryptocurrency through television programs, radio broadcasts, and newspaper articles (Mahendra, 2023).

Conclusion

By enhancing public education on cryptocurrency from the perspective of Islamic family law, it is hoped that Muslim communities can better understand how to manage and use these digital currencies safely and in accordance with their religious principles. These efforts not only help to mitigate risks and uncertainties but also enable Muslims to harness the potential benefits of cryptocurrency technology in their daily lives. Effective and collaborative education involving religious authorities, educational institutions, and Islamic financial organizations is crucial to achieving these goals and ensuring that their financial activities remain in line with Islamic teachings (Mawahib et al., 2021).

A comprehensive integrated approach to public education on cryptocurrency from the perspective of Islamic family law is essential to enhancing understanding and awareness among Muslim communities. Seminars and workshops, online courses, publications and educational materials, as well as collaboration with mass media, all contribute to building a comprehensive and accurate understanding of cryptocurrency. These efforts ensure that the public can use cryptocurrency safely and in accordance with Sharia principles, leveraging its potential benefits while avoiding associated risks. With adequate education, it is expected that Muslim communities can make wiser decisions regarding the use and investment in cryptocurrency.

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