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ANALYSIS OF THE CONCEPT OF WEALTH IN ISLAM AND ITS RELEVANCE TO THE DIGITAL ECONOMIC SYSTEM

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Abstract
This study examines the Islamic concept of wealth and its relevance to the digital economy, focusing on fiqh muamalah analysis of contracts and mechanisms in contemporary economic practices. Digital transformation has introduced new forms of wealth, including e-wallets, fintech platforms, and digital assets, challenging traditional fiqh perspectives on property and transactions. This research aims to clarify how Islamic legal theory accommodates digital wealth and evaluates the validity of digital contracts under shariah principles. Using a qualitative library research method, primary sources from the Qur'an, Hadith, and classical fiqh are analyzed alongside recent scholarly works on Islamic finance and digital economics. The findings indicate that the Islamic concept of wealth remains valid in the digital era, provided that ownership, value, and contractual clarity are maintained according to shariah criteria. Contracts in digital transactions are generally permissible if they uphold key fiqhi conditions and avoid prohibited elements such as riba, gharar, and maysir. Some digital assets, like certain cryptocurrencies, pose challenges due to volatility and uncertainty, requiring further normative development. The study concludes that fiqh muamalah is dynamic and capable of integrating digital economic practices, though further research and regulatory guidance are necessary to ensure full compliance with shariah objectives.
Keywords: wealth, Islamic fiqh, digital economy, contracts, shariah compliance

Abstrak
Penelitian ini mengkaji konsep harta dalam Islam dan relevansinya terhadap ekonomi digital dengan analisis fiqih muamalah terhadap akad dan mekanismenya dalam praktik ekonomi kontemporer. Transformasi digital telah memperkenalkan bentuk-bentuk harta baru seperti dompet digital, platform fintech, dan aset digital, yang menantang perspektif klasik fiqih tentang kepemilikan dan transaksi. Tujuan penelitian ini adalah menjelaskan bagaimana teori hukum Islam mengakomodasi harta digital dan mengevaluasi keabsahan akad digital berdasarkan prinsip syariah. Metode yang digunakan adalah studi kepustakaan kualitatif, dengan analisis sumber primer Al-Qur'an, Hadis, dan literatur fiqih klasik, serta kajian ilmiah kontemporer tentang keuangan Islam dan

ekonomi digital. Hasil penelitian menunjukkan bahwa konsep harta Islam tetap relevan di era digital selama kepemilikan, nilai, dan kejelasan akad dipenuhi sesuai kriteria syariah. Akad dalam transaksi digital pada prinsipnya dibolehkan selama memenuhi syarat fiqih dan bebas dari unsur yang dilarang seperti riba, gharar, dan maysir. Beberapa aset digital seperti cryptocurrency tertentu menimbulkan tantangan karena volatilitas dan ketidakpastian, sehingga memerlukan pengembangan normatif lebih lanjut. Penelitian ini menyimpulkan bahwa fiqih muamalah bersifat dinamis dan mampu mengintegrasikan praktik ekonomi digital, namun diperlukan penelitian lanjutan dan pedoman regulasi untuk memastikan kepatuhan penuh terhadap tujuan syariah.
Kata kunci: *harta, fiqih Islam, ekonomi digital, akad, kepatuhan syariah.*

INTRODUCTION

The development of digital technology has brought about a major transformation in the global economic order, including in the Islamic world. The digital economic system that utilizes the internet, blockchain technology, sharia fintech, digital wallets, digital assets, and electronic money (e-money) has fundamentally changed the way humans conduct transactions, manage assets, and interpret economic ownership. This transformation has not only impacted the technical aspects of the economy, but has also posed significant challenges to the legal and ethical foundations of economics as traditionally understood in Islamic law. This situation calls for an in-depth study of how the concept of wealth (al-māl) in Islam is understood and interpreted in the context of the contemporary digital economy (Tahir et al., 2025).

In muamalah fiqh, wealth is a central element that forms the basis for every economic transaction. Wealth is not merely understood as tangible objects, but as something that has value (thamaniyyah), can be used to fulfill life's needs, and contributes to social welfare and the benefit of the people. Ownership of wealth in Islam is based on the principle of amanah (trust) from Allah SWT, so that its management must meet sharia requirements such as being fair, having a clear contract, free from riba (interest/usury), gharar (uncertainty), and maysir (speculation) (Rehan, n.d.). However, in the digital economy, the forms of wealth have expanded: from mere money and physical goods to digital assets, cryptocurrencies, and digital rights that have no physical form (intangible). This transition raises fundamental questions about the sharia legitimacy of these forms of digital wealth themselves, as well as how the contracts used in digital transactions can be adapted to the principles of fiqh muamalah.

Several contemporary studies have begun to explore the relationship between Islamic law and the phenomenon of the digital economy. For example, studies on digital assets from a fiqh perspective show that digital assets can be analyzed through the framework of Islamic law if they fulfill four aspects: (1) they fall into the category of property (māl), (2) they are recognized by society (‘urf), (3) have economic benefits and value, and (4) meet the conditions of ownership according to sharia principles (Tahir et al., 2025). This research is an initial effort to expand the boundaries of fiqh understanding of the concept of property in the digital age. In addition, studies on the convergence of digital technology and fiqh muamalah underscore the importance of applying sharia principles such as hifdz al-mal (protection of property) and hifdz al-bi'ah (protection of the environment) in the development of a sustainable Islamic financial ecosystem in the digital era (A'yun et al., 2025a). These findings confirm that digital technology, if applied with the correct sharia principles, not only offers efficiency and economic inclusion but must also uphold the values of justice and community welfare.

A number of other studies highlight the application of muamalah rules to various digital economic instruments, such as paylater transactions, e-wallets, and marketplaces, which show that the principles of clarity of contract (bayān), justice ('adl), and the prohibition of usury, gharar, and maysir remain the main requirements for digital transactions to be considered Sharia-compliant (Rahmi et al., n.d. -a). Similarly, the legitimacy of electronic money in muamalah fiqh is examined as a form of recognition that digital payment systems can be permitted as long as they comply with sharia principles, such as the free will (ridha) of the contracting parties, the clarity of the objects and rights being transacted, and the absence of prohibited elements (riba, gharar, maysir) (Widjanarko et al., 2025). This kind of study shows that the fiqh approach to the digital economy phenomenon is more adaptive and contextual, but still emphasizes normative requirements that cannot be violated.

On the other hand, the phenomenon of cryptocurrency is a case that has sparked intense debate among scholars and academics. Some scholars view that the trading and use of crypto assets is still subject to ijtihad (independent reasoning) due to the potential for gharar and high volatility, so that the law is highly dependent on the extent to which the aspects of benefit, system security, and contract transparency can be fulfilled (Rehan, n.d.). This opinion shows that fiqh muamalah does not automatically reject new technology, but assesses it based on strict sharia criteria. Studies on cryptocurrency also discuss the role of qiyas (analogical reasoning) in determining its legality by referring to the criteria of traditional mediums of exchange such as paper money and gold, thus providing opportunities for sharia acceptance if certain conditions are met (Benali et al., 2025).

Although much research has been conducted to discuss specific technological aspects of the digital economy, previous literature shows a significant research gap in terms of integrating the concept of wealth in Islam as the main normative foundation with a comprehensive analysis of contracts and digital transaction mechanisms. Most studies focus on specific technological aspects such as sharia fintech or crypto assets without placing the concept of wealth as a philosophical and normative foundation for evaluating the legitimacy of digital assets and complex digital contract frameworks.

From this state of the art, it can be concluded that there is a need for comprehensive studies that place Islamic property as a starting point in understanding the phenomenon of the digital economy and its implications for contemporary muamalah fiqh. This is important because wealth is the basis of all economic transactions, so without a strong understanding of the nature and sharia criteria of wealth, evaluations of new forms such as digital assets and digital contracts will tend to be partial or fragmentary.

Thus, the scientific novelty of this article lies in its integrative effort to deeply examine the concept of wealth in Islam as a normative foundation for assessing the validity of contracts and transaction mechanisms in the modern digital economy. This article seeks to bridge classical fiqh muamalah theory with contemporary digital economic practices through a normative interpretation of wealth as a sharia object and an analysis of the adaptation of digital contracts that are valid according to sharia. Based on the research gap found, the problems formulated in this article are: (1) how is the concept of wealth in Islam understood and formulated in the fiqh muamalah tradition as a normative basis?; (2) to what extent is this concept relevant and adaptive to forms of digital property in the digital economy system?; and (3) how can the validity of contracts and digital transaction mechanisms be assessed and harmonized with sharia principles?

These issues open up a space for discussion to answer the central question: whether and how the digital economy system can be harmonized with Islamic legal principles through a proper understanding of property and the adaptation of digital contracts. Based on these issues, the main objectives of this article are to: (1) comprehensively analyze the concept of property in Islam as the basis of fiqh muamalah; (2) examine the relevance of the concept of property to forms of digital property and digital economic transaction mechanisms; and (3) assess the validity of digital contracts and transaction mechanisms within the framework of sharia principles.

METHOD

This study uses a qualitative approach with library research as the main strategy in problem solving and concept analysis. A qualitative approach was chosen because this study is descriptive-analytical in nature, examining and interpreting Islamic legal concepts related to property, fiqh muamalah, and the relationship between sharia principles and current digital economic practices. The library research method is an approach commonly used in Islamic law and social science studies to explore theoretical and normative understanding through written sources without collecting primary field data (Abdurrahman, 2024).

The literature study method in this research involves several systematic stages, starting from problem identification, data source determination, collection, classification, source criticism, and literature data analysis, to drawing argumentative conclusions. These stages are in line with the characteristics of the literature method, which emphasizes a deep understanding of the meaning and relationship between concepts through relevant literature (Rachmat Hidayat et al., 2025).

The research data sources consist of two main types, namely primary and secondary sources. Primary sources include the foundations of Islamic law such as the Qur'an and the Hadith of the Prophet Muhammad, as well as classical fiqh muamalah books that explain the concepts of property, contract principles, and muamalah norms. Secondary sources consist of contemporary scientific publications in the form of journal articles, monographs, scientific books, and proceedings that discuss fiqh muamalah, Islamic economic law, and digital economic phenomena. This study focuses on the latest scientific literature (especially publications from 2020–2025) because its relevance and contribution to contemporary themes are very important to ensure the accuracy of the study (Daulay et al., n.d.).

The literature collection process was carried out in a structured manner through searches in academic databases such as Google Scholar, university journal portals, and digital databases that provide articles, journals, and scientific books. Keywords were used systematically, such as Islamic concept of wealth, fiqh muamalah, digital economy Shariah, Islamic law and digital transactions, as well as other variations of terms relevant to the research topic.

Furthermore, the literature obtained was selected based on scientific quality criteria, relevance to the research problem, and its contribution to the understanding of the concept of wealth and digital transactions according to fiqh muamalah. After the literature selection was completed, the selected literature data was analyzed using descriptive-analytical analysis techniques, namely compiling descriptions based on the content of the literature and relating it to the research objectives.

This technique allows researchers to explain and interpret issues comprehensively without simplifying the context, as well as to synthesize the various views of classical and contemporary scholars into a single, coherent framework of thought. The descriptive-analytical approach is also often used as a reference in qualitative research on Islamic law to explain the relevance of Sharia norms to contemporary social and economic phenomena without conducting experiments or field surveys (Abdurrohman Akbar, 2024).

In particular, this study emphasizes conceptual analysis of literature findings related to important elements such as the definition of property in Islam, the validity requirements of contracts and transactions, and the challenges that arise in the context of the digital economy. Through this analysis, researchers identify the relationship between traditional fiqh muamalah principles and contemporary digital practices, as well as their implications for the legitimacy of Islamic law for modern digital transactions. Thus, the literature-based research method allows this study to evaluate the phenomenon of the digital economy from a fiqh muamalah perspective that is theoretical, normative, and relevant to the latest developments in academic literature. The results of this study are expected to not only enrich the conceptual knowledge base, but also provide clear direction for further practice and study regarding the integration of sharia and the digital economy.

RESULTS AND DISCUSSION

This literature review reveals that the concept of wealth in Islam remains relevant in the digital economy era despite undergoing an expansion in meaning and applicable framework. The findings show that digital assets such as electronic money (e-wallets), digital wallets, sharia fintech, and various digital investment instruments do not automatically conflict with sharia as long as they meet sharia criteria: clear economic value, valid contracts, transaction transparency, and freedom from prohibited elements such as riba, gharar, and maysir. Contemporary research on the legitimacy of electronic money in fiqh muamalah states that electronic money is permissible as long as the transaction meets the principles of clarity of contract, free will of the contracting parties, and there are no elements of usury or significant uncertainty (*gharar*) in the transaction (Parera et al., 2024).

Furthermore, the consensus in the literature indicates that the digitization of contracts and transaction mechanisms does not change the essence of Islamic law, but requires normative adjustments to contemporary practices. Digital transactions must adhere to the elements of classical contracts, such as the existence of contracting parties, a clear and accountable object of the contract, and mutually agreed terms (Adil Alfarizi Nst & Imsar Imsar, 2025). In this context, Sharia fintech and digital payment systems are like new mediums that offer efficiency and financial inclusion as long as the Sharia framework is consistently upheld.

Further studies show that the application of fiqh muamalah on digital platforms also requires an understanding of the concept of digital contracts that are adapted to Islamic law. Research on the transformation of muamalah law in the digital era states that although e-commerce and fintech bring new mechanisms, the underlying principles still refer to the clarity of contracts, the rights and obligations of the parties, and the principles of justice (*'adl*) and transparency. In the context of e-commerce, examples such as the use of digital platforms for buying and selling must be able to guarantee that the products being traded have clear specifications, transparent prices, and that the agreement between the buyer and seller occurs without coercion (Siliwangi, 2025). These findings reinforce the view that technology is not a barrier to Sharia, but requires a reconstruction of contracts to comply with Sharia requirements.

Furthermore, contemporary literature emphasizes that the principles of maqāshid sharia must be the normative basis for assessing the digital economy. The maqāshid sharia approach—including protection of property (*hifdz al-mal*), justice (*'adl*), and benefit (*maslahah*)—provides broader evaluation criteria for assessing whether digital practices bring benefits or social and economic harm (A'yun et al., 2025b). This shows that contemporary fiqh muamalah not only assesses the technical aspects of contracts, but also their socio-economic impacts, including increased inclusion and economic empowerment of the ummah.

Another important finding is that certain digital assets, particularly cryptocurrencies and tokens without clear underlying assets, present significant Shariah challenges. Studies on fiqh muamalah regarding cryptocurrency show that high price volatility, uncertainty of value (*gharar*), and the potential for speculation (*maysir*) make many scholars still cautious in recognizing these assets as legitimate property according to sharia (Wijaksana

& Faishal, 2025). This phenomenon has sparked serious debate because instruments such as Bitcoin and other tokens are often categorized as speculative investment tools that can resemble gambling in practice.

Other studies in the literature provide examples that digital wallet transactions also need to be interpreted through the lens of Islamic law. Contemporary research finds that transactions via digital wallets, balance top-ups, and incentives such as cashback must be analyzed to determine whether they contain prohibited elements, such as unclear contracts or false agreements. (Munifatussaidah et al., 2024) This is an important indication that new payment technologies not only facilitate transactions but also create the need to test every component of digital transactions against Sharia principles.

The implementation of Sharia fintech is also seen as both a great opportunity and a challenge in the integration of fiqh and digital finance. Sharia fintech is considered capable of expanding access to financial services for the Muslim community and supporting economic growth while remaining based on the principles of justice, transparency, and the prohibition of usury. (Nugraha et al., 2025) Thus, sharia fintech is not just an alternative tool, but can be one of the foundations for the development of an Islamic economy in accordance with sharia principles in the digital era.

A literature review also shows that digital trading in other contexts, such as online game digital assets, requires a careful normative approach to fiqh. Research examining the trading of online game digital assets from a fiqh muamalah perspective found that such transactions need to pay attention to the clarity of asset value, legal ownership, and contract suitability so as not to violate Islamic law principles (Amelia & Djalaluddin, 2025). These findings further expand the study that various forms of digital assets are not only money or stocks, but also include other digital forms that have economic value.

Furthermore, literature on the legality and legal protection of sharia crypto investments in Indonesia suggests that sharia assessments of crypto are not only based on intrinsic elements but also on the synchronization between sharia maqasid principles and national regulations such as DSN-MUI fatwas and Bappebti regulations (Bik, 2022). This shows that the local context and national regulations are also important variables in the Sharia assessment of digital assets, especially investments that have a broad impact.

Overall, scientific findings from various literature indicate that contemporary fiqh muamalah has developed responsively to the changing times. The basic concepts of assets in Islam—which include value, ownership, and benefits—are still relevant and applicable in the digital context as long as the contracts and mechanisms are carried out in accordance with Sharia principles. Opportunities for digital economic innovation such as fintech and blockchain can be utilized to strengthen the economic inclusion and efficiency of Muslims, but strict sharia supervision and strong normative interpretations based on maqāshid sharia are still necessary. Therefore, fiqh muamalah is not static, but a legal discipline that is adaptive to the demands of the times and modern practical technology without leaving the true foundations of sharia.

Table 1. Comparison of Key Findings from Research and Related Studies

ASPECTS/INSTRUMENTS	E-WALLET & DIGITAL PAYMENT	SHARIA FINTECH	CRYPTOCURRENCY / ASET DIGITAL
STATUS AS PROPERTY	It has value and can be owned → can be considered property if the contract is clear and sharia is in accordance with	Have value with a sharia-adjusted contract	Controversial; depends on the underlying *value* and whether it complies with sharia
CERTAINTY OF THE CONTRACT	Height, depending on the platform; must be free of usury and gharar	High, with fatwa referral and supervision of DSN-MUI	Low; It often contains high speculation (gharar) and there is no consensus of global scholars
RISK GHARAR / MAYSIR	Relatively low if the system is clear and transparent	Low to medium, depending on the product	High, due to market volatility and speculation
SHARIAH COMPLIANCE	Can be fulfilled with the structure of the sharia contract	Fulfilled if in accordance with fatwa and sharia regulations	Not consistent; fatwas are different and there are still many debates
REGULATIONS & FATWAS	Stronger through DSN-MUI fatwa and national adaptation	Directed by fatwa and internal sharia supervision of the institution	Not consistent; fatwas are different and there are still many debates

CONCLUSION

Based on the literature review that has been conducted, it can be concluded that the concept of property in Islam remains relevant in the context of the digital economy as long as it complies with sharia principles. The normative concept of property is not limited by physical form, but by value, legal ownership, and economic function, so that various forms of digital assets such as electronic money, digital wallets, and sharia fintech instruments can be recognized as valid assets if the contract is clear and free from elements prohibited by sharia, such as usury, gharar, and maysir (Rahmi et al., n.d.-b).

Furthermore, this study found that certain forms of digital assets, such as cryptocurrencies and token assets without clear underlying assets, present significant Sharia challenges due to their volatility, uncertainty of value, and high potential for speculation (Anggadinata, n.d.). This phenomenon shows that not all digital economic innovations can be immediately accepted by Sharia without a strong legal framework and established tests in fiqh muamalah.

Other findings confirm that contemporary muamalah fiqh needs to be combined with the principles of maqāshid sharia, so that the assessment of the digital economic system is not only focused on the formal legal aspects of contracts, but also on the broader social and economic benefits (Zuzanti, 2024). This shows that maqāshid sharia, such as the protection of property and economic justice, is an essential normative framework in responding to digital economic developments.

In addition, the literature review also reveals that the role of contemporary fatwas and sharia regulations is very important in guiding the implementation of the digital economy in accordance with Islamic law. Clear regulations from fatwa authorities such as DSN-MUI and other religious institutions are needed to ensure that digital economic practices meet valid Sharia standards and do not cause harm (Paramole & Sanni, 2022). Thus, it can be concluded that muamalah fiqh remains an important foundation in assessing the relevance and legitimacy of the digital economy, even though its form and mechanisms change in line with technological developments. Fiqh muamalah is dynamic and adaptive, but still refers to the stable principles of sharia that protect the rights and obligations of parties in digital economic transactions.

As an idea for further research, this study shows the need to develop a more comprehensive and applicable normative model of fiqh muamalah for various new forms of digital assets (e.g., metaverse assets, NFTs, and digital tokens), as well as empirical research on the implementation of sharia contracts in fintech platforms. A deeper understanding of the interaction between fatwa rules, national regulations, and digital practices is also an important research direction so that the sharia digital economy can continue to develop sustainably.

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