



Implementation of Sharia Principles in Digital Payment Systems: A Study on Sharia E-Wallet Platforms

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ABSTRACT

The development of financial technology (fintech) has transformed the payment system into a fully digital and efficient one. However, for the Muslim community, this convenience must remain in line with sharia principles. This study aims to analyze the implementation of sharia principles in digital payment systems on sharia e-wallet platforms in Indonesia. The research method uses a qualitative descriptive approach with a literature review of various journals and fatwas from the National Sharia Council (DSN-MUI). The results show that sharia e-wallets such as LinkAja Syariah and GoPay Syariah have implemented muamalah contracts such as wadi'ah yad dhamanah (deposit), wakalah (representation), and ujah (reward) as the basis of their operations. Transactions are conducted without elements of riba, gharar, and maysir, and user funds are deposited in partner sharia banks. In addition, digital zakat, infaq, and sedekah (charity) features reflect the application of Islamic social values and support the objectives of maqashid sharia.

Keywords: *Sharia E-wallet, Fintech, Sharia Principles, Digital Payment System*

INTRODUCTION

Current technological advances have made it possible to conduct almost all activities digitally, including financial matters. One example is digital payment systems like e-wallets, which are now widely used by people for shopping, paying bills, and even making donations. This convenience certainly helps make daily activities faster and more practical. However, amidst this rapid development, an important question arises: are these digital payment systems

compliant with Sharia principles? Several Sharia e-wallet platforms, such as LinkAja Syariah or GoPay Syariah, have begun implementing contracts in accordance with Islamic law, such as wadi'ah (deposit), wakalah (representation), and kafalah (guarantee). The goal is to ensure that digital transactions remain valid according to Islamic law and do not violate Sharia provisions.

Based on research by Rani Raudhotul Jannah et al. (2025), a digital payment system can be categorized as Sharia-compliant if it meets the pillars and requirements of muamalah and ensures that it does not contain any prohibited elements. In Islam, every financial transaction must be free from riba (interest), gharar (uncertainty), and maysir (speculation). These principles are the basis for ensuring economic activity is fair and beneficial, rather than causing harm or inequality. Therefore, innovations in Islamic e-wallets have emerged – digital wallets designed to align with Islamic values. Examples include GoPay Syariah and LinkAja Syariah, which implement clear contracts, transparent fees, and supervision by the Sharia Supervisory Board (DPS) to ensure all transactions comply with Islamic law. However, implementing Sharia principles in digital payment systems is not entirely straightforward. Many challenges remain, such as the lack of uniform Sharia regulations and standards, a lack of public understanding of Sharia fintech, and the risks of using constantly changing technology. (Ni'mah & Yuliana, 2020)

The primary goal of the Islamic financial system is not only to ensure halal transactions, but also to benefit human life, maintain justice, and improve societal welfare. Therefore, it is important to examine in more depth how Sharia principles are implemented in digital payment systems in Indonesia. This research will examine how Sharia e-wallets strive to adapt to Islamic law, the challenges they face, and the potential of these systems to support a just and sustainable Islamic economy in the digital era. In Indonesia, the implementation of Sharia financial systems in the digital world is increasingly driven by regulations and fatwas from the National Sharia Council of the Indonesian Ulema Council (DSN-MUI), such as Fatwa No. 116 of 2017 concerning Sharia Electronic Money and Fatwa No. 117 of 2018 concerning Sharia Information Technology-Based Financing Services. These two fatwas serve as an important foundation for ensuring that digital transactions can operate in accordance with Islamic principles – for example, through the use of wadi'ah, wakalah, or kafalah contracts in Sharia e-wallet operations. (Safitri et al., 2025)

METHOD

A descriptive qualitative approach was used in the research methodology, emphasizing the collection, analysis, and interpretation of data from government publications, scientific articles, previous research reports, and researchers' findings on e-wallet applications related to digitalization in cashless payments. Using this approach, the researcher aims to provide a comprehensive summary of the advantages, disadvantages, and effectiveness of e-wallet application implementation using readily available data.

Content analysis, which examines and interprets the contents of various books to identify patterns, themes, and meanings relevant to the research topic, was used to analyze the data. To describe the events methodically and impartially, the collected data was then summarized, categorized, and organized descriptively. Source triangulation, which compares data from various types of documents and literature to ensure the consistency and validity of the analysis results, was used to maintain data validity. It is hoped that this method has the potential to enhance research on e-wallet applications in digital finance, which aims to facilitate transactions without carrying cash or paying remotely without having to visit a physical location.

RESULTS AND DISCUSSION

According to previous research, e-wallets make it easier for people to pay online or when they don't have cash. E-wallet applications are strategically important in accelerating online payments. By using these applications, participants can make online payments more easily without having to visit or pay in person at a store. Innovations that increase service efficiency and transparency include features such as online queues, online payments, and even online loans. A significant digital innovation in the modernization of Indonesia's payment system, e-wallet applications aim to increase the speed, convenience, and effectiveness of payment services. Previously time-consuming administrative procedures can be significantly simplified by using digital technology. This aligns with the government's strategic plan for the public sector digital transformation program. ([No title found], n.d.)

1. Implementation on the Sharia E-Wallet Platform

The implementation of Sharia principles on the Sharia e-wallet platform is a concrete manifestation of the application of Islamic values in the digital financial system. In the modern era, people tend to shift to cashless payments due to speed, convenience, and efficiency. However, for Muslims, the use of financial technology (fintech) is not only assessed from a practical perspective but must also ensure its compliance with Islamic law.

In this context, Sharia e-wallet platforms offer a solution. They combine the convenience of digital transactions with Islamic financial principles, which are based on Sharia contracts, such as wadi'ah (deposit), wakalah (representation), kafalah (guarantee), and ujah (reward). Every transaction must be free from riba (interest), gharar (uncertainty), and maysir (speculative/gambling elements). (Sari, 2022)

In their implementation, platforms like LinkAja Syariah and GoPay Syariah have attempted to align their operations with Sharia law. User funds are stored in partner Sharia banks, rather than conventional banks. The features offered also support Islamic social values, such as facilities for paying zakat, infaq, sadaqah, and donations online in collaboration with authorized zakat management institutions. Furthermore, the Sharia-compliant e-wallet system also implements transaction limits, prohibiting users from paying for prohibited goods or services. This demonstrates that Sharia-compliant e-wallets are not only technically functional but also help maintain the sanctity of Muslim economic activity online.

Although the use of Sharia-compliant e-wallets is increasing, several issues remain. The main issue is the public's lack of understanding of Islamic finance, resulting in many users not understanding the contracts that apply to each digital transaction. Furthermore, not all e-wallet providers have an active Sharia Supervisory Board, so oversight of the implementation of Sharia principles remains uneven. Technologically, Sharia-compliant e-wallets also face stiff competition from traditional platforms that offer more features and promotions. Therefore, ongoing education, innovation, and regulation are crucial for Sharia-compliant e-wallets to continue to develop and compete in the Indonesian fintech market. (Almiski et al., 2025)

In general, the implementation of Sharia-compliant e-wallets has had a very positive impact on the development of the Islamic economy in Indonesia's digital world. Sharia-compliant e-wallets not only expedite payment processes and improve business efficiency, but also increase public trust in the halal financial system. Furthermore, the existence of Sharia-compliant e-wallets also supports the objectives of the maqasid sharia, namely protecting assets, creating goodness, and upholding justice in economic activities. With consistent application of Sharia principles, active oversight by the Sharia Supervisory Board, and support from the government and society, Sharia-compliant e-wallets have the potential to become an important tool in building a modern, secure, and blessed Islamic economic system in the digital era.

2. Implementation of Sharia-compliant Values and Features

The Sharia-compliant values implemented in Islamic-compliant digital wallets are based on the main principles of Islamic jurisprudence (*fiqh muamalah*). This principle states that all types of transactions are permissible as long as they do not involve prohibited elements, such as *riba* (interest), *gharar* (ambiguity), and *maysir* (speculation or gambling). Therefore, in managing finances, transactions, and operational systems, Sharia digital wallets must ensure that all financial activities are conducted in a halal manner and in accordance with valid Sharia agreements. For example, the *wadi'ah yad dhamanah* contract is applied to fund storage, meaning customer funds are considered a protected trust, and their security is guaranteed by the service provider. The *wakalah* contract is used in payment processes, where the service provider acts as the user's representative for fund transfers, while benefits or administrative fees are regulated using the *ujrah* contract, which is an agreed-upon service compensation without any element of usury (*riba*). (Styaningrum & Putra, 2023)

The application of Sharia principles is also reflected in the various features offered by Sharia digital wallet platforms. One concrete example is LinkAja Syariah, a pioneering Sharia-based digital wallet in Indonesia. This platform not only offers payment services but also digital zakat, infaq, sedekah, and waqf features in collaboration with official institutions such as BAZNAS, Dompot Dhuafa, and Lazismu. Through these features, users can easily donate a portion of their wealth for social purposes and the welfare of the community, in accordance with the principles of *maqasid sharia*, namely preserving wealth (*hifz al-māl*) and improving community welfare. Furthermore, all funds deposited or transferred through the Sharia digital wallet are placed in partner Sharia banks, rather than conventional banks, to ensure that fund management remains in accordance with halal principles.

From a moral and ethical perspective, the Sharia digital wallet also instills the principles of honesty, responsibility, and fairness in every transaction. Every cost or benefit is transparently disclosed to prevent *gharar* (unlawful behavior). Transactions that potentially violate Islamic law, such as the purchase of alcoholic beverages, online gambling, or non-halal products, are automatically blocked by the system. This demonstrates that Islamic digital wallets not only focus on technological efficiency but also actively play a role in maintaining the spiritual integrity of Muslim financial transactions. (Sutikno, 2025)

CONCLUSION

The implementation of Islamic principles in digital payment systems through Islamic e-wallet platforms demonstrates that technological advancement can align with Islamic values. In practice, Islamic e-wallets such as LinkAja Syariah and GoPay Syariah implement muamalah contracts such as wadi'ah, wakalah, and ujah to ensure that every transaction is free from riba, gharar, and maysir. In addition to serving as a transaction tool, Islamic e-wallets also play a role in strengthening the Islamic economy through digital zakat, infaq, and sadaqah features that support the maqasid objectives of Islamic law. However, their implementation still faces obstacles such as low Islamic financial literacy and suboptimal supervision. Overall, sharia e-wallets are a significant innovation in the digitalization of halal finance in Indonesia, providing a modern, secure, and sharia-compliant transaction system.

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