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The Dynamics of Contemporary Fatwas in the Digital Age: A Study of the East Java MUI's Resistance to the Paylater System

Abstract: The East Java MUI Fatwa Number 4 of 2022 on Digital Transactions with the Paylater System emerged amid a national normative vacuum, as the National Sharia Council-Indonesian Ulama Council (DSN-MUI) has yet to issue a fatwa specifically regulating paylater mechanisms. This study aims to analyse: (1) the dynamics of contemporary fatwas in the digital age amid the absence of national Sharia regulation concerning paylater systems; (2) the forms of resistance articulated by the East Java MUI through Fatwa Number 4 of 2022; and (3) the dissemination of the fatwa and its reception among Muslim communities in East Java. This research employs a mixed methods approach integrating normative juridical and empirical perspectives. Primary data were collected through a survey involving 50 respondents across East Java, while secondary data consisted of the fatwa document, relevant DSN-MUI fatwas, academic literature, and media coverage related to digital financial transactions. The findings reveal three principal forms of resistance: resistance to usury (riba) manifested in interest-based charges, resistance to late payment penalties, and resistance to coercive debt collection practices, including intimidation and public shaming. However, this resistance does not amount to an absolute prohibition of paylater systems; rather, it represents a constructive normative critique that opens pathways for the development of Sharia-compliant paylater products. The study further demonstrates that fatwa dissemination remains ineffective, with only 28% of respondents aware of the fatwa's existence. This research offers a dual contribution. Normatively, it formulates Sharia compliance criteria applicable to paylater mechanisms in the absence of a dedicated DSN-MUI fatwa. Empirically, it provides the first survey-based evidence regarding public awareness and reception of contemporary fatwas within the context of digital Islamic consumer finance governance.

Keywords: Contemporary Fatwas; Digital Finance; Paylater System; Sharia Compliance.

INTRODUCTION

The development of the digital economy has brought significant changes to the global financial system. Technological innovation in financial services—commonly referred to as financial technology (fintech)—has introduced various new transaction models that emphasise speed, convenience, and accessibility.¹ One of the most rapidly growing transaction models in recent years is the paylater system. This system enables consumers to purchase goods immediately and defer payment to a later date. Paylater services have grown increasingly popular alongside the expansion of e-commerce platforms and digital applications that offer users a wide range of transactional conveniences.² Nevertheless, the emergence of the paylater system has also triggered debate and divergence of opinion within the field of Islamic economic law,³ particularly regarding its legal status and its impact on consumer behaviour.⁴

As a country with a Muslim-majority population, Indonesia inevitably questions the validity and compliance of various digital financial instruments, such as PayLater, with the principles of Islamic economic law,⁵ which emphasise justice, transparency, and the prohibition of exploitative financial practices such as *riba* (usury), *gharar* (uncertainty), and *maysir* (speculation).⁶ Accordingly, the mechanism of *ijtihad* (independent legal reasoning)

¹ Rosella Carè et al., “Exploring the Landscape of Financial Inclusion through the Lens of Financial Technologies: A Review,” *Finance Research Letters* 72 (February 2025): 106500, <https://doi.org/10.1016/j.frl.2024.106500>.

² Abby Akihiro Setiawan et al., “Analysis of Intention to Use on Pay Later Payment System During COVID-19 Pandemic,” *International Journal of Emerging Technology and Advanced Engineering* 12, no. 3 (March 2022): 119–129, https://doi.org/10.46338/ijetae0322_14.

³ Iin Emy Prastiwi and Tira Nur Fitria, “Konsep Paylater Online Shopping Dalam Pandangan Ekonomi Islam,” *Jurnal Ilmiah Ekonomi Islam* 7, no. 1 (March 2021): 425, <https://doi.org/10.29040/jiei.v7i1.1458>.

⁴ Shadrina Afra Khairunnisa et al., “Perilaku Konsumtif Penggunaan Online Shopping Dan Sistem Pay Later Dalam Perspektif Ekonomi Islam,” *FONDATIA* 6, no. 1 (March 2022): 130–147, <https://doi.org/10.36088/fondatia.v6i1.1711>.

⁵ Rana Saad Shakar et al., “Balancing National Sovereignty: The Impact of Bilateral Investment Treaties on Contemporary Islamic Economic Law,” *MILRev: Metro Islamic Law Review*, ahead of print, 2025, <https://doi.org/10.32332/milrev.v4i1.10265>.

⁶ Helza Nova Lita, Norazlina Abdul Azis, and Adnan Mahmutovic, “Legal Analysis of The Application of Islamic Economic Principles in International Trade Law to Realize Fair World Economic Development,” *Fiat Justisia: Jurnal Ilmu Hukum* 19, no. 2 (May 2025): 131–152, <https://doi.org/10.25041/fiatjustisia.v19no2.3938>.

conducted by Islamic scholars and fatwa-issuing institutions occupies a pivotal role in responding to digital financial innovations that have not been explicitly addressed in classical fiqh literature. The collective ijihad of scholars thus produces Islamic legal positions on contemporary issues, giving rise to what may be termed contemporary fatwas.

One particularly noteworthy phenomenon within the dynamics of contemporary fatwas is the emergence of a critical stance or resistance from the East Java branch of the Indonesian Ulama Council (Majelis Ulama Indonesia/MUI) toward the paylater system in digital transactions. This resistance was formally articulated in Fatwa Number 4 of 2022 on Digital Transactions with the Paylater System, which was the outcome of the ijtima '(collective deliberation) of MUI scholars at the regional level across East Java. The fatwa was issued as a legal response to questions surrounding the paylater system in digital transactions in East Java. Notably, while the broader public appeared to benefit from the ease and convenience offered by paylater services in digital transactions,⁷ the East Java MUI nonetheless issued a fatwa critically scrutinising the paylater system, a step neither the national MUI nor other regional MUI branches had taken.

In recent years, scholarly studies on fatwas concerning paylater have been conducted from a variety of perspectives. Several studies have examined fatwas from a regulatory standpoint, such as Sanuri's work on the epistemological transformation of 'urf in DSN-MUI fatwas on e-commerce, which explored the potential integration of classical fiqh with digital financial regulation.⁸ Similarly, Bhanurasmi,⁹ Abdul Fatakh¹⁰ and

⁷ Islamiah Kamil, "Financial Ability And Impulsive Buying Behavior In Online Paylater Systems: Case Study In Marketplace," *EPRA International Journal of Economics, Business and Management Studies*, January 16, 2023, 81-93, <https://doi.org/10.36713/epra12205>.

⁸ Sanuri et al., "Epistemological Transformation of 'Urf in the DSN-MUI Fatwa on E-Commerce: A Maqāṣid al-Sharī'ah Based Analysis," *Al-Manahij: Jurnal Kajian Hukum Islam*, ahead of print, 2025, <https://doi.org/10.24090/mnh.v19i2.13145>.

⁹ Bhanurasmi Bhanurasmi and Gyandra Fisnawati, "Islamic Law Analysis of PayLater Contracts in Online Marketplace Applications," *SYARIAT: Akhwal Syaksyah, Jinayah, Siyasah and Muamalah* 1, no. 3 (September 2024): 132-139, <https://doi.org/10.35335/qs105330>.

¹⁰ Abdul Fatakh et al., "Sharia Economic Law Analysis of Paylater Features in Online Marketplace Transactions," *Al-Mustashfa: Jurnal Penelitian Hukum Ekonomi Syariah* 10, no. 1 (June 2025): 229, <https://doi.org/10.24235/jm.v10i1.20292>.

Kutbaniyah¹¹ conducted analyses of Islamic law and sharia economic law as applied to the paylater system on marketplace platforms. Their findings indicate that although the paylater system offers convenience to users in digital transactions, it currently poses the risk of violating Sharia provisions—particularly those enshrined in DSN-MUI Fatwa No. 1 of 2004 on Interest-Based Transactions. Another study by Rahmiyanti Janatun Nisa examined DSN-MUI Fatwa No. 108/DSN-MUI/X/2016 on Islamic Tourism Guidelines in relation to Sharia hotel payments via Traveloka Paylater.¹² In addition, Yeni Batubara investigated the paylater feature within the Gojek platform in light of Fatwa No. 116/DSN-MUI/IIX/2017 on Sharia Electronic Money. Beyond studies centred on DSN-MUI fatwas, M. Gelar Faisal¹³, Islamiah Kamil¹⁴, and Audry Patricia¹⁵ examined the broader societal impact of Paylater, finding that it carries not only positive consequences but also potentially significant negative effects.

Based on the foregoing review of existing studies, no research has yet specifically analysed the response of a regional religious authority that critically examines the paylater system through a regionally issued fatwa—namely, East Java MUI Fatwa No. 4 of 2022. Furthermore, existing scholarship on Islamic economic fatwas regarding paylater has generally focused on those issued by national-level institutions, such as the MUI through its DSN-MUI body. The dynamics of regional-level fatwas, which also shape the discourse of contemporary Islamic law, have yet to receive adequate academic attention.

¹¹ A'imatul Kutbaniyah, "Kemudahan Pembayaran Di Era Digital: Telaah Fikih Kontemporer Terhadap Praktik Keuangan Modern," *AHKAM* 4, no. 4 (December 2025): 1736–1760, <https://doi.org/10.58578/ahkam.v4i4.8260>.

¹² Rahmiyanti Janatun Nisa, Sandy Rizki Febriadi, and Iwan Permana, "Tinjauan Fatwa DSN-MUI No.108/DSN-MUI/X/2016 Terhadap Pembayaran Hotel Syariah Melalui Jasa Traveloka Paylater," *Bandung Conference Series: Sharia Economic Law* 3, no. 1 (January 2023), <https://doi.org/10.29313/bcssel.v3i1.5457>.

¹³ M Gelar Faisal, "The Influence of Paylater Existence on the Level of Impulsive Buying Behavior in Society," *Journal of Economic Education and Entrepreneurship Studies* 5, no. 4 (October 2024), <https://doi.org/10.62794/je3s.v5i4.4659>.

¹⁴ Islamiah Kamil, "Financial Ability And Impulsive Buying Behavior In Online Paylater Systems: Case Study In Marketplace."

¹⁵ Audry Patricia Ananda, Agung Kresnamurti Rivai P, and Rahmi, "Analysis of Shopee Paylater Payments for Online Shopping Using Technology Acceptance Model (Case Study on Students at Jakarta State University)," *International Student Conference on Business, Education, Economics, Accounting, and Management (ISC-BEAM)* 3, no. 1 (May 2025): 2397–2410, <https://doi.org/10.21009/ISC-BEAM.013.175>.

In this context, the critical stance and resistance to the paylater system emerging within the East Java MUI represent a compelling subject of inquiry. Such resistance not only reflects divergent legal opinions regarding digital financial products but also illustrates how Islamic scholars respond to social, technological, and cultural transformations in the digital age. This study accordingly aims to: (1) analyse the dynamics of contemporary fatwas in the digital age; (2) examine the institutional structure of the East Java MUI and the forms of its resistance to the paylater system; and (3) investigate the dissemination of Fatwa Number 4 of 2022 and its reception among Muslim communities in East Java.

METHOD

This study employs a mixed methods approach combining normative and empirical perspectives.¹⁶ The normative approach was applied to analyse primary legal materials, specifically East Java MUI Fatwa Number 4 of 2022 on Digital Transactions with the Paylater System, as well as Qur'an verses on the prohibition of usury, through a content analysis of the legal documents. The empirical approach used two data collection instruments. First, an online survey using Google Forms was distributed to 50 respondents selected through purposive sampling from various regions across East Java. The primary criterion for respondent selection was that participants were adult Muslim members of the public with access to digital services. Second, in-depth interviews were conducted with selected respondents to elicit their responses to and attitudes toward Fatwa Number 4 of 2022 in a more qualitative manner. Quantitative survey data were presented descriptively as percentages, while qualitative interview data were analysed using thematic analysis, encompassing three stages: data reduction, categorisation, and conclusion drawing. The integration of both approaches was designed to provide a comprehensive account of the fatwa's legal substance and its empirical impact on Muslim communities in East Java.

RESULTS AND DISCUSSION

The Dynamics of Contemporary Fatwas in the Digital Age: Institutional Normative Vacuum at the National Level

¹⁶ Sugiyono, *Model Penelitian Kuantitatif Kualitatif* (Bandung: Alfabeta, 2010).

In the Indonesian religious context, the Indonesian Ulama Council (MUI) occupies a strategic position as an authoritative institution providing religious guidance to the public, including in the domain of Islamic economics.¹⁷ In addition, MUI functions as one of the independent and aspirational religious organisations that serves as a legal expert body for adjudicating complex issues.¹⁸ As an authoritative institution, MUI, through its specialised body, the National Sharia Council of the Indonesian Ulama Council (DSN-MUI), has issued numerous fatwas to guide contemporary economic practices emerging in society.¹⁹ These fatwas serve not only as references for Muslims but also as mandatory guidelines for every Islamic financial institution in conducting its operational activities related to sharia financial products, given that DSN-MUI fatwas constitute one of the prerequisites for establishing financing products within Islamic financial institutions.²⁰

Nevertheless, one of the most significant findings in the dynamics of contemporary fatwas in the digital era is the institutional normative vacuum at the national level. DSN-MUI, as the highest authority for Islamic financial fatwas in Indonesia,²¹ has to date not issued any fatwa that specifically and comprehensively regulates the paylater mechanism.²² This is notable given that, as of September 2023, DSN-MUI had issued 156

¹⁷ M. Sulthon, "Integration of Islamic Sharia in National Legal System," *Jurnal Ilmiah Mizani: Wacana Hukum, Ekonomi Dan Keagamaan*, ahead of print, 2024, <https://doi.org/10.29300/mzn.v7i2.2587>.

¹⁸ Al Fakhri Zakirman, "Metodologi Fatwa Majelis Ulama Indonesia," *Al-Hikmah* 10, no. 2 (December 2016), <https://doi.org/10.24260/al-hikmah.v10i2.615>.

¹⁹ Zainal Azwar and Farid Afif Syahputra Rinaldi, "Consistency of the Indonesian Ulama Council in Using *Istiṣlāḥ* as a Method for Legal Istiṣlāḥ," *Al-Istinbath: Jurnal Hukum Islam*, ahead of print, 2024, <https://doi.org/10.29240/jhi.v9i1.7680>; Khoirun Nisa' et al., "Peran Fatwa Dsn Mui Dalam Mendukung Regulasi Dan Pertumbuhan Keuangan Digital Syariah Di Indonesia," *HUMAN FALAH: Jurnal Ekonomi Dan Bisnis Islam*, 2025.

²⁰ Alfiina Rohmatil Aliyah, "Peran Fatwa DSN MUI Terhadap Operasional Dan Aktivitas Bisnis Pada Lembaga Keuangan Syari'ah (LKS)," *Irsyaduna: Jurnal Studi Kemahasiswaan* 3, no. 2 (July 2023): 189-204, <https://doi.org/10.54437/irsyaduna.v3i2.1035>.

²¹ Fuad Mustafid, Khoiruddin Nasution, and Ali Sodikin, "Positivization of the Council of Indonesian Ulema's Halal Fatwa: Policy and Position in Indonesian Legislation," *Juris: Jurnal Ilmiah Syariah*, ahead of print, 2024, <https://doi.org/10.31958/juris.v23i1.10859>.

²² Mukhsin Aseri et al., "Negotiating Authority and Knowledge: Religion, Science, and Politics in the Fatwa Transformations of the Indonesian Ulema Council," *Journal of Islamic Law*, ahead of print, 2025, <https://doi.org/10.24260/jil.v6i2.4702>.

fatwas covering various aspects of Islamic economics and finance, ranging from sharia-compliant exchange-traded funds to life insurance.²³

This vacuum does not imply that DSN-MUI has issued no regulations relevant to the paylater system. At least two groups of fatwas have been considered indirect references for Paylater: those about the qardh contract and those addressing sharia-compliant fintech.²⁴ DSN-MUI Fatwa No. 19/DSN-MUI/IV/2001 on Al-Qardh²⁵ stipulates that a loan to a customer (muqtaridh) must be repaid in the exact principal amount received, without any addition agreed upon in the contract, while a reasonable administrative fee is permissible. This fatwa explicitly affirms that the qardh contract is a tabarru '(charitable/mutual assistance) arrangement that is not intended for profit-making; therefore, stipulating any addition to the principal loan amount at the outset of the contract is categorised as riba and renders the contract null and void.²⁶

Furthermore, DSN-MUI Fatwa No. 116/DSN-MUI/IX/2017 on Sharia Electronic Money²⁷ and DSN-MUI Fatwa No. 117/DSN-MUI/II/2018 on Information Technology-Based Financing Services Based on Sharia Principles²⁸ explicitly establish that the provision of digital financing services must not contain elements of riba, gharar, maysir, tadlis, dharar, zhulm, or haram. However, both groups of fatwas are fundamentally limited in terms of contextual specificity. Fatwa No. 19/2001 on Al-Qardh was formulated to regulate qardh mechanisms within Islamic financial institutions long before the e-

²³ Majelis Ulama Indonesia (MUI), "DSN-MUI Telah Sahkan 156 Fatwa Per September 2023," MUI Digital, 2023, <https://mirror.mui.or.id/artikel-mui/63266/dsn-mui-telah-sahkan-156-fatwa-per-september-2023/>.

²⁴ Qodariah Barkah et al., "Legal Transformation of Indonesian Sharia Banks Towards Digital Banking in the Era of Industrial Revolution 4.0," *Al'Adalah*, ahead of print, 2024, <https://doi.org/10.24042/adalah.v21i2.21254>.

²⁵ Fatwa DSN-MUI Nomor 19/DSN-MUI/IV/2001 Tentang Al-Qardh (2001).

²⁶ Syamsul Anwar, *Hukum Perjanjian Syariah: Studi Tentang Teori Akad Dalam Fiqih Muamalat* (Jakarta: Rajawali Press, 2007).

²⁷ Fatwa DSN-MUI Nomor 116/DSN-MUI/IX/2017 Tentang Uang Elektronik Syariah (2017).

²⁸ Fatwa DSN-MUI Nomor 117/DSN-MUI/II/2018 Tentang Layanan Pembiayaan Berbasis Teknologi Informasi Berdasarkan Prinsip Syariah (2018).

commerce and fintech ecosystems had developed.²⁹ Meanwhile, Fatwas No. 116/2017 and No. 117/2018, although categorised as contemporary fatwas, were designed as generic regulatory frameworks covering all technology-based financing services—not as specific responses to the paylater mechanism that has now become the flagship and dominant feature of e-commerce platforms such as Shopee, Tokopedia, and TikTok Shop, as well as online transportation platforms such as Gojek and Traveloka. Accordingly, neither group of DSN-MUI fatwas explicitly governs the paylater contract mechanism.

On the other hand, religious legislative initiative emerged from the regional level in the absence of a national fatwa. The Indonesian Ulama Council of East Java Province (MUI Jatim) became the first official institution in Indonesia to issue a fatwa specifically and comprehensively regulating the paylater system, namely through Fatwa Number 4 of 2022 on Digital Transactions with the Paylater System.³⁰ This fatwa was issued through the *ijtima* process of the MUI Fatwa Commission scholars across East Java on July 27, 2022, and refined in the MUI East Java Fatwa Commission session on August 3, 2022.³¹ A summary of the map of fatwas relevant to the paylater system, as described above, is presented in the following table;

Table 1: Map of Fatwas Concerning the Paylater System

Fatwa	Substance	Indication
DSN-MUI No. 19/2001	A fatwa on Qardh (loan) serves as the legal foundation for debt relations in Islam. Shopee PayLater is deemed non-compliant because repayment exceeds the principal due to interest.	Non-compliant with the Qardh principle
DSN-MUI No. 116/2017	A fatwa on Sharia Electronic Money permits digital transactions if they are free from <i>riba</i> ,	Contested: basis for “conditionally permissible.”

²⁹ Istiqom Shinta Hardiyanti et al., “Analysis Of The Dsn Mui Fatwa On Sharia Electronic Money From The Perspective Of Qiyas (A Study On Linkaja Syariah Application),” *Istinbath*, ahead of print, 2024, <https://doi.org/10.20414/ijhi.v23i1.644>.

³⁰ Fatwa MUI Jawa Timur Nomor 04 Tahun 2022 Tentang Transaksi Digital Dengan Sistem Paylater, 1 (2022).

³¹ Fatwa MUI Jawa Timur Nomor 04 Tahun 2022 Tentang Transaksi Digital Dengan Sistem Paylater.

		transparent, and fair. Frequently cited by platforms as an argument in favour of pay later.	
DSN-MUI No. 117/2018		Fatwa on Technology-Based Financing Services (fintech) – regulates sharia fintech in general terms; does not specifically address Paylater.	Ambiguous: does not directly address Paylater
MUI Jatim No. 4/2022		Fatwa on Digital Transactions with the Paylater System – explicitly rejects interest-bearing and penalty-laden Paylater as containing elements of riba. This is the most specific and authoritative fatwa on PayLater.	Explicit: haram if non-compliant with Sharia

Source: DSN-MUI Fatwas and East Java MUI Fatwa

East Java MUI and Its Forms of Resistance to the Paylater System

The Indonesian Ulama Council of East Java Province (MUI Jatim) constitutes an integral part of the national organisational structure of the Indonesian Ulama Council. Structurally, MUI encompasses four hierarchical tiers: MUI at the national level, headquartered in the capital city of the Republic of Indonesia; MUI at the provincial level, headquartered in the respective provincial capital; MUI at the regency/city level, headquartered in the respective regency/city capital; and MUI at the sub-district level, headquartered in the respective sub-district capital.³² Within this hierarchy, East Java MUI is the provincial-level MUI, based in Surabaya, the capital of East Java Province. The organisational structure of East Java MUI is also formally confirmed through a Decree of the Central MUI Board of Directors. For the 2020–2025 period, the confirmation was issued based on Decree of the MUI Board of Directors Number Kep-41/DP-MUI/I/2020 on the Composition and Personnel of the East Java Province MUI Board of Directors for the 2020–2025 Term. The inauguration was held on February 15 2021, at Gedung Negara Grahadi Surabaya and was presided over directly by the General Chairperson of the Central MUI, KH. Miftachul Akhyar.³³ Thus, the confirmation mechanism through a Decree of the Central MUI Board of Directors demonstrates an administrative linkage between the

³² Majelis Ulama Indonesia, *Pedoman Penyelenggaraan Organisasi Majelis Ulama Indonesia*, Revisi (Jakarta, 2018).

³³ Lina Aulia, “MUI Jatim Resmi Dikukuhkan, Ini Struktur Pengurusnya,” NU Online Jatim, 2021, <https://jatim.nu.or.id/metropolis/mui-jatim-resmi-dikukuhkan-ini-struktur-pengurusnya-9FUUL>.

Central MUI and provincial MUI bodies, while simultaneously affirming that the formal legitimacy of the East Java MUI derives from and is ratified by the national-level MUI authority.

Nevertheless, the relationship between East Java MUI and the Central MUI is coordinative, aspirational, and structurally administrative in nature,³⁴ rather than one of command or full subordination.³⁵ That is to say, East Java MUI does not occupy the position of an implementer of instructions or a hierarchical subordinate of the Central MUI in any bureaucratic command sense. Rather, the relationship between the two is more akin to institutional fellowship, programmatic coordination, and policy consultation. Consistent with this, Rahmat Abd. Rahman observes that the relationship between the central MUI and provincial or regency/city MUI bodies is coordinative rather than structural, thereby allowing differences in the composition of Fatwa Commissions across the various levels of the MUI.

Furthermore, the MUI Guidelines on Fatwa Issuance stipulate that regional MUI Fatwa Commissions need only consider relevant Central MUI fatwas on the matter under examination, and that such consideration is by way of reference only—not of subordination.³⁶ Provincial MUI retains the authority to exercise independent *ijtihad* so long as it does not contravene principles agreed upon at the national level. Accordingly, East Java MUI possesses the authority to issue fatwas in response to socio-religious dynamics unfolding in East Java without awaiting instructions or fatwas previously determined by the Central MUI. Exercising this authority, East Java MUI issued Fatwa Number 4 of 2022 on Digital Transactions with the Paylater System. In addition to the increasing uptake of paylater services among the East Java population,³⁷ mounting public inquiries regarding the

³⁴ Indonesia, *Pedoman Penyelenggaraan Organisasi Majelis Ulama Indonesia*.

³⁵ Ahmad Musonnif et al., “Government Position in Religious Authority Contestation in Indonesia: Reviewing the Government Authority in Determining the Beginning of Islamic Months,” *De Jure: Jurnal Hukum Dan Syar’iah*, ahead of print, 2024, <https://doi.org/10.18860/J-FSH.V16I2.27517>.

³⁶ Peraturan Organisasi Majelis Ulama Indonesia Tentang Pedoman Penetapan Fatwa Majelis Ulama Indonesia (2015).

³⁷ Puspa Dwi Liestiyanti and Sonja Andarini, “Pengaruh Financial Attitude Dan Self Control Terhadap Financial Management Behavior Dalam Penggunaan Layanan Pay Later: Studi Pengguna Kredivo

legal status of digital transactions using the paylater system under Islamic law also provided the impetus for the issuance of this fatwa.³⁸ In East Java, MUI Fatwa Number 4 of 2022 establishes four provisions: general provisions, legal provisions, recommendations, and closing provisions. A summary of the determinations contained in East Java MUI Fatwa Number 4 of 2022 on Digital Transactions with the Paylater System is presented in the following table.

Table 2: Provisions in East Java MUI Fatwa No. 4 of 2022

No.	Provision	Description
1	General Provisions	In this context, Paylater is a digital credit service that allows you to purchase goods or services on credit at various participating merchants.
2	Legal Provisions	<ol style="list-style-type: none"> 1. The utilisation of digital technology advances in lending and borrowing transactions is a positive development, so long as it does not contravene the fundamental objectives of the loan contract, namely mutual assistance, and does not violate Sharia principles. 2. A paylater system using a qardh (debt) contract that stipulates interest is prohibited (haram) and invalid, as it constitutes riba. 3. A paylater system using a qardh contract that stipulates no interest and only a reasonable administrative fee is permissible. 4. A paylater system using a direct sale contract with a paylater provider, repaid on a credit basis, is permissible, even at a price higher than the cash price. 5. Repaying one's debt is an obligation, while granting a deferral or payment relief to a debtor experiencing financial hardship is recommended. 6. Resorting to threats or exposing the debtor's personal failings due to non-fulfilment of obligations is prohibited (haram) 7. Transacting with Paylater users is permissible so long as the contract between the user and the Paylater provider is not clearly established as a prohibited contract.
3	Rekomendation	<ol style="list-style-type: none"> 1. Calling upon the government to encourage digital business operators using the paylater system to adopt Sharia principles and coordinate with the National Sharia Council (DSN-MUI) 2. Calling upon business operators to implement Sharia principles in the paylater system

Di Kota Surabaya," *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah*, ahead of print, 2024, <https://doi.org/10.47467/alkharaj.v6i6.2075>.

³⁸ Fatwa MUI Jawa Timur Nomor 04 Tahun 2022 Tentang Transaksi Digital Dengan Sistem Paylater.

		3. Urging the public to exercise prudence and caution in using the paylater system so as not to fall into wasteful spending habits, riba-based practices, or violations of Sharia principles
4	Closing Provisions	1. This fatwa takes effect from the date of its issuance, provided that if revisions are required at a later date, they shall be made and refined accordingly. 2. In order that every Muslim and all parties in need may be informed, all parties are urged to disseminate this fatwa.

Source: Provisions in Fatwa No. 4 of 2022

Based on the East Java MUI's determinations summarised in Table 2, it is evident that East Java MUI has taken a stance of resistance toward the paylater system. In its legal provisions, East Java MUI fundamentally supports the advancement of digital technology in the transactional system, but it has also issued a legal prohibition on paylater transactions that violate Sharia principles. The prohibition issued by East Java MUI is grounded in three considerations: the impermissibility of additional charges in the form of interest; the impermissibility of late-payment penalties imposed on debtors; and the impermissibility of threatening or publicly shaming debtors who fail to fulfil their obligations in pay-later transactions.³⁹ The legal prohibition on these three components constitutes the form of resistance displayed by East Java MUI toward the paylater system, which does not conform to Sharia principles. The resistance exhibited by East Java MUI represents opposition, rejection, and defensiveness against social reality.⁴⁰ The concept of resistance has been broadly associated with various aspects, including technology, which may lead toward a process of development or improvement, yet does not render certain parties enthusiastic about the changes taking place.⁴¹ Accordingly, the legal prohibition against paylater systems that do not conform to Sharia principles, as elaborated above, constitutes a tangible form of resistance from East Java MUI against the advancement of digital technology in transactional systems that deviate from Sharia principles.

³⁹ Fatwa MUI Jawa Timur Nomor 04 Tahun 2022 Tentang Transaksi Digital Dengan Sistem Paylater.

⁴⁰ Wahyuni, "Identifikasi Pola Psikologi Komunikasi Resistensi Dalam Masyarakat," *Peurawi* 1, no. 1 (2018).

⁴¹ Jina Kim and Eunil Park, "Understanding Social Resistance to Determine the Future of Internet of Things (IoT) Services," *Behaviour and Information Technology*, ahead of print, 2020, <https://doi.org/10.1080/0144929X.2020.1827033>.

The fatwas set out in Table 2 above, which prohibit ‘paylater’ practices involving interest, late payment penalties, and the public shaming of debtors who fail to meet their obligations, are the result of an ijtima based on evidence from the Qur’an regarding the prohibition of riba and the prohibition of acquiring wealth through unlawful means. These prohibitions are set out in Surah Al-Baqarah: 275, Surah Al’Imran: 130, Surah Al-Baqarah: 188, and Surah Ar-Rum: 39. A summary of the provisions regarding the above verses of the Qur’an can be seen in Table 3 below;

Table 3: Legal basis of usury

No.	Category	Legal Basis	Translation
1	The prohibition of usury and the permissibility of buying and selling in QS. Al-Baqarah verse 275	الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا فَمَنْ جَاءَهُ مَوْعِظَةٌ مِّن رَّبِّهِ فَانْتَهَى فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ وَمَنْ عَادَ فَأُولَئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا خَالِدُونَ	Those who consume usury cannot stand except as one possessed by Satan because of madness. That is because they say that buying and selling is the same as usury. But Allah has made buying and selling lawful and has made usury unlawful. Whoever receives a warning from his Lord and then stops, what he has already obtained is his, and his affair is with Allah. Whoever persists is the dwellers of Hell, wherein they will abide eternally.
2	Prohibition of consuming usury in QS. Ali’ Imran verse 130	يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا الرِّبَا أَضْعَافًا مُّضَاعَفَةً وَاتَّقُوا اللَّهَ لَعَلَّكُمْ تُفْلِحُونَ	O you who believe! Do not consume usury doubled and multiplied, but fear Allah that you may be successful.
3	Prohibition of consuming wealth through unlawful means in QS. Al-Baqarah verse 188	وَلَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ وَتُدْلُوا بِهَا إِلَى الْحُكَّامِ لِتَأْكُلُوا فَرِيقًا مِّنْ أَمْوَالِ النَّاسِ بِالْإِثْمِ وَأَنْتُمْ تَعْلَمُونَ	Furthermore, do not consume one another’s wealth unjustly, nor bribe the judges with it, intending to consume a portion of other people’s wealth through sin, even though you know it is wrong.

4	Explanation that usury does not provide real profit in QS. Ar-Rum verse 39	وَمَا آتَيْتُم مِّن رَّبًّا لِّيَرْبُوا فِيْ أَمْوَالِ النَّاسِ فَلَا يَرْبُوا عِنْدَ اللَّهِ وَمَا آتَيْتُم مِّن زَكَاةٍ تُرِيدُونَ وَجْهَ اللَّهِ فَأُولَئِكَ هُمُ الْمُضْعِفُونَ	And whatever you give in usury (additional) so that people's wealth may increase, it does not increase in the sight of Allah. Furthermore, whatever you give in zakat with the intention of seeking Allah's pleasure, it is those who multiply (their reward).
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Source: Compiled by the authors based on Fatwa No. 4 of 2022

Fatwa Dissemination and Its Reception Among Muslim Communities in East Java

East Java MUI has progressively and extensively disseminated Fatwa Number 4 of 2022 on Digital Transactions with the Paylater System to reach Muslim communities in East Java. In addition to official East Java MUI media channels such as the East Java MUI website, Instagram, and Facebook, dissemination has also involved other media channels ranging from national online media and local East Java online media to Islamic media outlets or mass organisations such as NU Online. A summary of the dissemination of East Java MUI Fatwa Number 4 of 2022 on Digital Transactions with the Paylater System is presented in the following table.

Table 3: Media Outlets Covering the Dissemination of East Java MUI Fatwa No. 4 of 2022

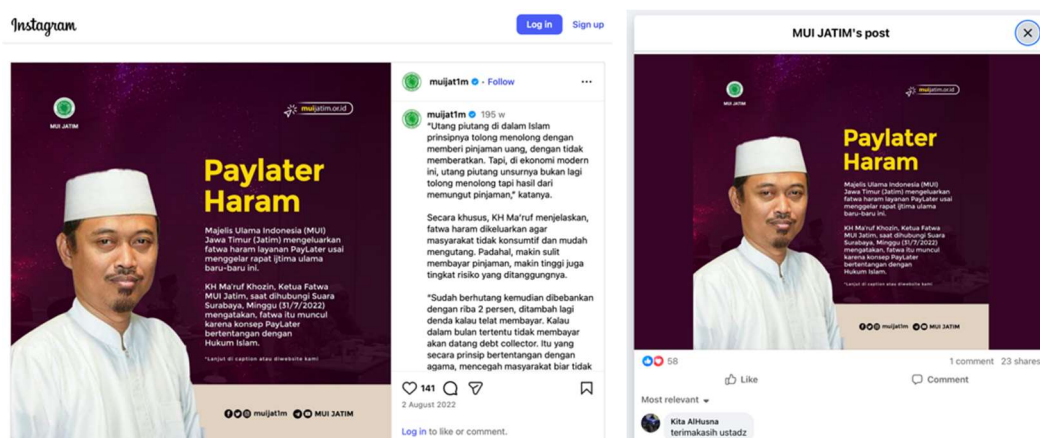
Media Type	Outlet	Title/URL	Date
Official East Java MUI Source	muijatim.or.id	Ini Alasan MUI Jatim Menetapkan PayLater Haram	July 31 2022
	muijatim.or.id	Penjelasan Komisi Fatwa Terkait Haramnya Paylater	30 July 2022
	muijatim.or.id	Rilis Hasil Ijtima Ulama MUI Jatim (1)	August 5 2022
	muijatim.or.id	Fatwa No. 4 Tahun 2022 – Dokumen Resmi	September 2022
National Online Media	Kompas TV	Klarifikasi MUI Jatim soal Paylater: Bukan Paylaternya, tapi Akad Bunganya	2 August 2022
	detikJatim	MUI Jatim Haramkan Paylater Berbunga	July 30 2022
Local East Java Media	Suara Surabaya	Ini Alasan MUI Jatim Menetapkan PayLater Haram	July 31 2022

	Suara Surabaya	MUI Jatim Tidak Haramkan Paylater Berprinsip Syariah	5 August 2022
Islamic/Mass Orang Media	NU Online Jatim	Fatwa MUI Jatim Sebut Paylater dengan Sistem Bunga Haram	5 August 2022

Source: Compiled by the authors from various sources

Table 3 above demonstrates the seriousness of East Java MUI in disseminating Fatwa Number 4 of 2022 on Digital Transactions with the Paylater System to all segments of East Java society, in particular and the national public in general. In addition to the online media channels summarised in Table 3, the East Java MUI Fatwa Commission's firm statements on the prohibition of paylater involving riba and late payment penalties were further amplified through East Java MUI's social media channels, Instagram and Facebook, as an affirmation of East Java MUI's resistance stance. This social media dissemination was undertaken with the expectation that the religious ruling could be rapidly and widely circulated.⁴²

Figure 1: The spread of pay-later services via Instagram and Facebook



Source: <https://www.instagram.com/p/CgvOeU9LJ9P/?igsh=bHhyMnRteHp0aHN4>, https://www.facebook.com/story.php?story_fbid=446868667328121&id=100079718777955&rdid=wje7kp9fh5sH40kr

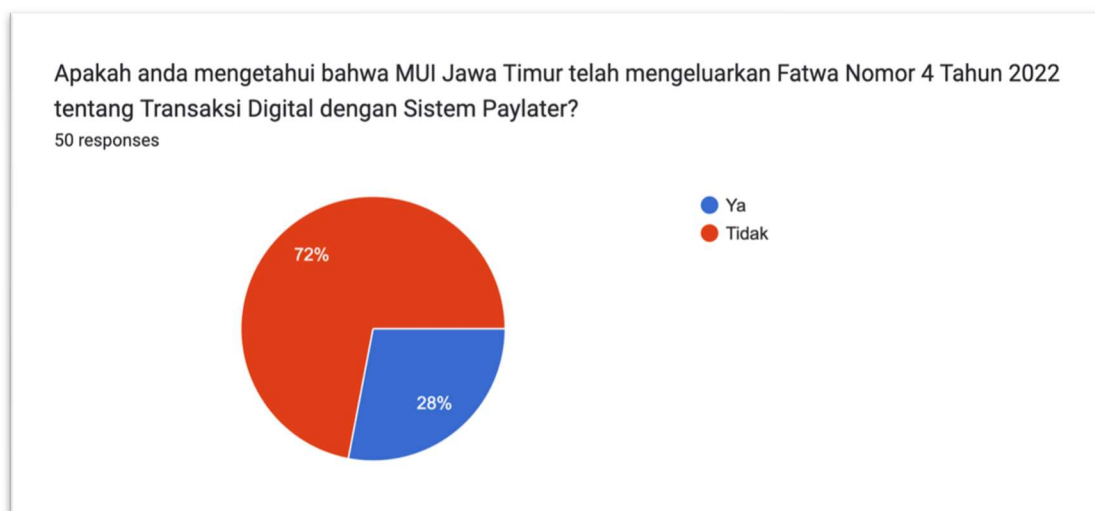
Figure 1 above represents the dissemination of Fatwa Number 4 of 2022 through the official East Java MUI social media accounts on Instagram and Facebook, stating that

⁴² Abdurrohman Kasdi et al., *Fatwa and Religious Authority : Islamic Law , Social Media Ethics and Digital Age*, 11, no. 24 (2026): 56-66, <https://doi.org/https://doi.org/10.22515/alakhkam.v11i1.10755>.

paylater schemes incorporating elements of interest (riba) or late payment penalties are haram.⁴³ However, the effectiveness of a fatwa is not solely determined by its legal substance; it also depends greatly on the breadth and effectiveness of its dissemination to the public,⁴⁴ particularly paylater users in East Java.

Public awareness among East Java Muslims regarding the existence of East Java MUI Fatwa Number 4 of 2022 on Electronic Transactions with the Paylater System is very low. Beyond the limited continuity of socialisation efforts by East Java MUI, the constrained reach of fatwa outreach within East Java's Muslim communities has further contributed to the low level of public knowledge and literacy regarding Fatwa Number 4 of 2022. This demonstrates that, in addition to the conveniences it offers, digital media also poses significant challenges for the dissemination of fatwas.⁴⁵

Figure 2: Public awareness of Fatwa No. 4 of 2022



Based on a survey of 50 respondents from various regions of East Java, approximately 28% (15 respondents) reported being aware of the fatwa. Meanwhile,

⁴³ Nur Aina Farisha Anuar Ali, Ruzian Markom, and Mohd Izzat Amsyar Mohd Arif, "Buy Now Pay Later (BNPL) in Malaysia: A Shariah and Consumer Protection Analysis," *International Journal of Research and Innovation in Social Science*, ahead of print, 2025, <https://doi.org/10.47772/ijriss.2025.906000424>.

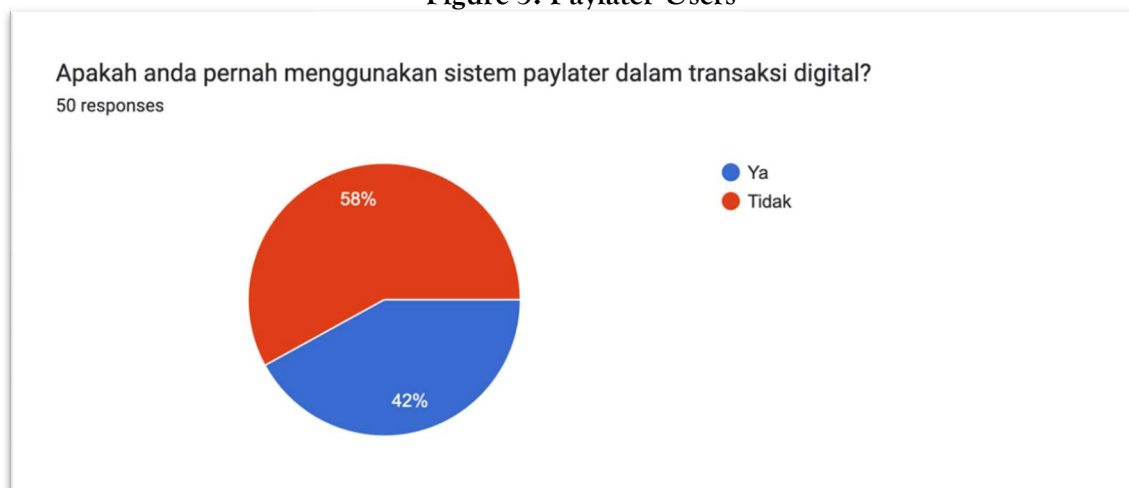
⁴⁴ Ansori, "Position of Fatwa in Islamic Law: The Effectiveness of MUI, NU, and Muhammadiyah Fatwas," *Ijtihad: Jurnal Wacana Hukum Islam Dan Kemanusiaan*, ahead of print, 2022, <https://doi.org/10.18326/ijtihad.v22i1.53-71>.

⁴⁵ Shaheen Whyte, "Are Fatwas Dispensable? Examining the Contemporary Relevance and Authority of Fatwas in Australia," *Oxford Journal of Law and Religion*, ahead of print, 2023, <https://doi.org/10.1093/ojlr/rwac015>.

approximately 72% of respondents, or 35 respondents, did not know the fatwa whatsoever. Of the 15 respondents who were aware of the fatwa, the majority reported obtaining the information through internet-based media and social media; a smaller number learned of it through their lecturers or teachers; and some discovered it through their own independent searches on the official East Java MUI website. This indicates that the channels for disseminating fatwas still rely primarily on individual initiative and are not yet supported by a structured, systematic socialisation mechanism from the institution itself. Based on the data above, no respondent reported learning of the fatwa through official outreach by local religious leaders, majelis taklim (Islamic study circles), Friday sermons, or community education programs organised by East Java MUI. Thus, although this fatwa directly concerns digital transaction practices increasingly prevalent in everyday life, the East Java MUI's socialisation efforts to disseminate it have had a very limited reach.

Furthermore, non-paylater users outnumbered paylater users in the survey of 50 respondents from various regions across East Java. Of the total 50 respondents, approximately 42% (22) reported using paylater, while approximately 58% (28) stated they had never used it.

Figure 3: Paylater Users



Of the 22 respondents who actively use Paylater, only 5 were aware of East Java MUI Fatwa Number 4 of 2022 on Digital Transactions with the Paylater System, while the remaining 17 were unaware of it. This finding indicates that more than three-quarters of active paylater users in this survey engage in digital transactions using the paylater system

without any reference to the Islamic legal guidance that should, as Muslims, inform their decisions. According to Khairuldin, a fatwa functions as a disseminator of Islamic law within a Muslim community; therefore, if a Muslim community in a particular region is unaware of a fatwa on the legal status of paylater, the dissemination of Islamic law on that specific economic practice in that region has not been optimal. Consequently, there exists a significant information gap between fatwa production at the institutional level and fatwa absorption at the user level.

Notably, the five paylater users who were aware of East Java MUI Fatwa Number 4 of 2022 responded differently. Some of them, such as “AI” from Jember and “VS” from Jember, chose to continue using Paylater with behavioural adjustments, namely by selecting services that do not charge interest and committing to pay on time to avoid late payment penalties. This response reflects a rational adaptation to the fatwa’s provisions without abandoning paylater services entirely. In addition, “SA” from Gresik stated that she would continue using Paylater but limit its use strictly to genuinely urgent needs. Meanwhile, “MSP” from Pamekasan expressed the intention to stop using conventional interest-based paylater, although he acknowledged that ingrained habits and the service’s convenience often constitute real barriers. The awareness of riba principles in the paylater system and the effort to restrain its use among the paylater users described above are consistent with Aji’s finding that Muslim consumers who are aware of riba principles in the paylater system tend to distrust it.⁴⁶ Accordingly, the existence of East Java MUI Fatwa Number 4 of 2022 can, in essence, nurture greater awareness among Muslim paylater users in East Java to exercise restraint in their use of paylater.

Furthermore, of the 28 respondents who do not use Paylater, 10 were found to be aware of East Java MUI Fatwa Number 4 of 2022 on Digital Transactions with the Paylater System. Interestingly, for this group, knowledge of the fatwa further strengthened their decision not to use Paylater. This is evidenced by the statements of several respondents,

⁴⁶ Hendy Mustiko Aji et al., “Religious-Based Ethics and Buy-Now-Pay-Later Re-Usage Intention among Muslim Consumers in Indonesia and Malaysia: A Commitment-Trust Theory Perspective,” *Cogent Business and Management*, ahead of print, 2024, <https://doi.org/10.1080/23311975.2024.2363441>.

such as “NS” from Sampang, Madura, and “ZT” from Pamekasan, Madura, who stated that upon learning of this fatwa, they became even more resolute in their decision not to use conventional paylater. This response indicates that the East Java MUI fatwa, in essence, reinforces pre-existing decisions within the community. Rosidi also affirms that the effective and efficient dissemination of fatwas enhances public awareness and acceptance of them.⁴⁷ In line with this, Sutikno further notes that perceptions of riba risk in the paylater system negatively influence paylater adoption in Indonesia.⁴⁸ Consequently, the presence of East Java MUI Fatwa Number 4 of 2022 within Muslim communities in East Java should, in principle, redirect Muslim society’s thinking toward gradually abandoning interest-based paylater systems.

Overall, the data patterns identified in this survey indicate that the dissemination of East Java MUI Fatwa Number 4 of 2022 on Digital Transactions with the Paylater System has not proceeded optimally. The fatwa has thus far reached only those segments of the population with a relatively high degree of digital and religious literacy who actively seek information on their own initiative. By contrast, general public paylater users, who arguably need this legal guidance the most, have largely not been reached by its socialisation. This situation underscores the need for East Java MUI to design a more inclusive and sustainable dissemination strategy that leverages relevant digital platforms and engages religious leaders, so that the fatwa reaches all levels of East Java’s Muslim community more equitably.

Beyond outreach to East Java’s Muslim community as paylater users, socialisation efforts also need to be directed toward paylater service providers. The paylater service providers in question could include large-scale financial technology (fintech) companies such as Shopee PayLater, Kredivo, GoPay Later, and others. Socialisation targeted at paylater service providers is considered important to ensure a clear understanding of

⁴⁷ Mohd Harifadilah Bin Rosidi, Ahmad Wifaq Bin Mokhtar, and Mohd Nasir Bin Abdul Majid, “THE IMPACT OF SOCIAL MEDIA ON THE ACCEPTANCE OF FATWAS AMONG MALAYSIAN MUSLIMS,” *Journal of Fatwa Management and Research*, ahead of print, 2021, <https://doi.org/10.33102/jfatwa.vol26no1.389>.

⁴⁸ Bayu Sutikno and Hendy Mustiko Aji, “Understanding Buy-Now-Pay-Later Adoption in the Muslim Market: Do Religious-Based Ethics Matter?,” *The South East Asian Journal of Management*, ahead of print, 2024, <https://doi.org/10.21002/seam.v18i2.1690>.

paylater concepts that comply with Sharia principles, so that such products can be made available to Muslim consumers in Indonesia as solutions and alternatives that enable the continued use of paylater without contravening Islamic law. In this context, East Java MUI must elevate Fatwa Number 4 of 2022 on Digital Transactions with the Paylater System to the national level so that it may be reinforced by the National Sharia Council of the Indonesian Ulama Council (DSN-MUI). Faizi explains in his research findings that regulatory bodies play a crucial role in fostering innovation while ensuring strict adherence to Islamic law.⁴⁹ Accordingly, the role of MUI as a regulatory body that issues fatwas on paylater is of vital importance in socialising those fatwas to paylater service providers.

CONCLUSION

This study demonstrates that the emergence of the paylater system in Indonesia's digital economy has created a normative gap at the national institutional level, particularly because DSN-MUI has not yet issued a specific and comprehensive fatwa regulating paylater transactions. In response to this legal vacuum, the East Java MUI took a progressive, autonomous initiative by issuing Fatwa Number 4 of 2022, making it the first regional fatwa in Indonesia to address the paylater mechanism specifically. This finding confirms that regional MUI institutions possess both institutional legitimacy and adaptive capacity to respond to contemporary socioeconomic developments independently within Indonesia's Islamic legal framework. Furthermore, the study finds that the East Java MUI's stance toward paylater does not reflect a total prohibition, but rather a form of constructive Sharia-based resistance focused on three principal issues: the existence of *riba* through interest charges, the imposition of penalties for late payment, and unethical debt-collection practices involving intimidation and public humiliation. At the same time, the fatwa implicitly leaves room for the development of Sharia-compliant paylater systems that align with Islamic ethical and legal principles.

⁴⁹ Faizi Faizi et al., "Ensuring Shariah Compliance in the Fintech: A Comprehensive Analysis from Indonesia," *Qualitative Research in Financial Markets*, ahead of print, 2025, <https://doi.org/10.1108/QRFM-05-2025-0129>.

In addition, this study reveals that the effectiveness of Fatwa Number 4 of 2022 remains limited due to the lack of systematic dissemination strategies among Muslim communities in East Java. The survey findings indicate that public awareness of the fatwa remains relatively low, and no respondents reported receiving information through the East Java MUI's official outreach programs. Nevertheless, respondents who were aware of the fatwa demonstrated greater caution and critical awareness in using paylater services, indicating that the fatwa has the potential to shape public financial behaviour when properly disseminated. These findings affirm that the effectiveness of Islamic legal instruments in the digital era depends not only on their normative substance but also on inclusive, sustainable, and publicly accessible dissemination mechanisms. Considering the limitations of this study, future research is recommended to expand the geographical scope and the number of respondents, while also incorporating perspectives from paylater providers, financial regulators, and national-level Islamic authorities to formulate a more comprehensive and integrative model of Sharia governance for digital financial services in Indonesia.

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Bhismoadi Tri Wahyu Faizal contributed to the conceptualization of the study, data analysis, manuscript drafting, and overall research coordination. Akhmad Farid Mawardi Sufyan contributed to the development of the theoretical framework, interpretation of Islamic legal perspectives, and critical revision of the manuscript. Erie Hariyanto contributed to the research methodology, validation of legal sources, and supervision of the analytical process. M. Haris Hidayatulloh contributed to data collection, literature review, and preparation of empirical findings

related to the dissemination of the fatwa. Nashat Mohammad Abdel Qader Bani Hamad contributed to the refinement of the academic language, comparative analysis, and final review of the manuscript. All authors have read and approved the final version of the manuscript and agreed to be accountable for all aspects of the work.

CONFLICT OF INTEREST

This paper is written objectively in accordance with the issues currently circulating regarding the implementation of the East Java MUI fatwa on paylater systems in electronic transactions. There are no personal conflicts of interest behind the writing of this article.

AI USE STATEMENT

The author states that artificial intelligence (AI), such as Claude, was used solely to assist the author in completing this article. AI was utilised to categorise and identify the data collected by the author for subsequent presentation in the article. Furthermore, AI was used to assist the author in checking the language and sentence structure of the previously written text. As for the analysis, interpretation of data, and academic arguments, these are entirely the author's own views. Furthermore, all references recommended by the AI have been verified against their sources and cited correctly using a reference manager. Thus, the use of AI is in accordance with academic principles and ethics, and is not intended to replace the author's primary role in articulating critical thinking and the originality of the scholarly work produced.

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