

AN ANALYSIS OF *DALALAH AL-ALFADH* (LEGAL SEMANTICS) IN *MAJMA' FIQH AL-ISLAMI* FATWAS CONCERNING THE DIGITAL ECONOMY: THE RELATIONSHIP BETWEEN ARABIC LINGUISTIC STRUCTURE AND LEGAL CONCLUSIONS

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Abstract:

The rapid disruption of the digital economy necessitates adaptive legal responses from Islamic jurisprudence. This study aims to analyze the application of *Dalalah Al-Alfadh* (legal semantics) in the fatwas of *Majma' Fiqh Al-Islami ad-Dawli* concerning digital economic instruments, determining how Arabic linguistic structures shape legal conclusions. Employing a qualitative library research design, this study utilizes an interdisciplinary approach that integrates semantics and *ushul fiqh* (Islamic legal theory). Data were collected from official fatwa documents and analyzed using textual discourse analysis. The results reveal that the fatwa authority actively engages in "linguistic *ijtihad*" through two primary mechanisms. First, the application of *Taqyid Al-Mutlaq* (restriction of absolute meaning) to the terminology of *Naqd* (currency) delegitimizes pure cryptocurrency by limiting the definition to state-issued instruments, thereby establishing the presence of *gharar* (uncertainty). Second, the application of *Tausi' Dalalah Al-Ibarah* (expansion of explicit meaning) to *al-Mu'atbat* (action-based contracts) legitimizes algorithmic smart contracts by legally equating computer codes with human contracting intent. This study concludes that in contemporary Islamic jurisprudence, the Arabic language functions not merely as a communicative medium but as a fundamental generator of law. These findings strongly implicate the need for an academic reorientation in Arabic Language Education programs, recommending the integration of critical legal literacy into the pedagogical

curriculum to bridge the gap between mechanical grammatical mastery and contemporary legal analysis.

Keywords: *Dalalah Al-Alfadh*; Digital Economy; Islamic Law; Linguistic Ijtihad; Smart Contracts.

Introduction

The current era of technological disruption has triggered a massive transformation of the global economic ecosystem, marked by the emergence of digital financial instruments, crypto assets, e-commerce, and artificial intelligence in commercial transactions. This exponential development necessitates swift and precise responses from Islamic legal authorities to provide *sharīa* certainty for the ummah. As a world-referencing jurisprudential authority, *Majma' Fiqh al-Islāmī* (the International Academy of Islamic Jurisprudence) actively releases contemporary *Nawāzil* fatwas to address the challenges of the digital economy. In formulating these fatwas, Arabic is not merely a vehicle of meaning but a structural foundation *mabna* that critically shapes the semantic web of meaning and the legal conclusions *ma'na wa hukm*. This dynamic makes the text of fatwas on the digital economy a linguistically and legally intricate product.¹

A fundamental problem arises when fatwa authorities must contextualize and transliterate modern digital-economic practices into classical *fiqh* terminology (*musthalāt fiqhiyyah*). The process of *istinbāth* (legal deduction) for these new instruments depends heavily on the semantic rules of Arabic (*Dalalah Al-Alfadh*), including distinctions such as *'āmm* vs *khāṣ*, *muṭlaq* vs *muqayyad*, and *manṭuq* vs *maṣbūm*. Mistakes or oversimplifications in aligning the Arabic semantic structure with modern economic instruments can have severe consequences for the fatwa's outcome, potentially shifting rulings from *mubah* to *haram* due to biases in interpreting *gharar* or *riba* embedded in the language of the instrument. Consequently, linguistic precision in

¹ Enang Hidayat, "Induction and Its Relevance to the Transformation of Sharia Economic Law in Indonesia: A Study of Four Madhhabs," *Ulul Albab Jurnal Studi Dan Penelitian Hukum Islam* 7, no. 1 (2024): 71, <https://doi.org/10.30659/jua.v7i1.28692>; Muhammad Ali and Talat Hussain, "Islamic Banking in the Context of Shariah Objectives and Islamic Legal Maxims," *Īqān* 4, no. 01 (2021): 91–101, <https://doi.org/10.36755/iqan.v4i01.321>.

fatwa texts is not only a matter of grammar but lies at the core of the validity of legal deduction.²

A review of the literature reveals a significant gap in contemporary fatwas on economic matters. Much prior work is partial: one strand analyzes the substantive legal-material aspects of Islamic economics (fatwa content) while another analyzes fatwa texts from a pure linguistic-structural perspective without engaging with I methodology. Few scholars have specifically and comprehensively unpacked the direct correlation between the anatomy of the Arabic language *Dalālah Al-Alfadh* in *Majma' Fiqh al-Islāmī* fatwa texts and the logical construction of conclusions about digital economics. This gap leaves a space for a rigorous examination of how language and legal reasoning co-constitute contemporary Islamic law and Arabic linguistic theory.³

This study proceeds to analyze in depth the application of *Dalālah Al-Alfadh* in the wording of *Majma' Fiqh al-Islāmī* fatwas related to digital-economy instruments and to measure the extent to which Arabic structure influences the final legal rulings. The novelty of the study lies in its interdisciplinary approach that integrates Arabic semantic analysis with Contemporary *Usul al-Fiqh*. Through this framework, the work aims to contribute not only to theoretical refinement of linguistic rules in *hukum al-istinbāṭ* in the digital era but also to serve as a methodological reference for designing Arabic-language curricula responsive to *fiqh al-waḳī'*.

Literature Review

Dalālah Al-Alfadh is a central pillar in the epistemology of *Usul Fiqh*, analyzing the correlation between the lexical-grammatical structure of the Arabic language and the formation of legal conclusions (*istinbath*). This theory places language not merely as a medium of communication but as an essential instrument that dictates

² Abdelmalek Houcine and Djedid Abdelkader, "'Aḥkām El-Buniān' and the Stakes of Their Codification" 34, no. 4 (2022), <https://doi.org/10.33948/jap-ksu-34-4-5>; Syaful Mudawam, "The Uṣūl Al-Fiqh Approach on the Understanding of Islamic Law in Contemporary Era: Source and Contextualization," *Aṣy-Syūr Ab Jurnal Ilmu Syari'ah Dan Hukum* 55, no. 2 (2021): 315, <https://doi.org/10.14421/ajish.v55i2.1004>.

³ Abidin Abidin, "Al-Wāḳī' 'AL-IJTIMĀ'YIYAH IN THE REVIEW OF THE QUR'AN (ISLAMIC LAW)," *Hunafa Jurnal Studia Islamika* 15, no. 1 (2018): 1–19, <https://doi.org/10.24239/jsi.v15i1.505.1-19>.

the boundaries of legality. In practice, determining the legal status heavily depends on the anatomy of the *lafaz*, such as the level of generality (*Am/Khas*), absoluteness (*Mutlaq/Muqayyad*), and the clarity of explicit/implicit meanings (*Manthuq/Mafhum*).⁴

In responding to technological disruption (*nawazil*), classical texts often clash ontologically with new realities.⁵ The theory of "linguistic ijihad" emerges as an adaptive mechanism for texts, employing two main instruments: *Taqyid Al-Mutlaq* (Restriction of Absolute Meaning) and *Tausi' Dalalah Al-Ibarah* (Expansion of Explicit Meaning). *Taqyid Al-Mutlaq* narrows the scope of an originally unlimited term, often used as a preemptive measure *sadd ad-dzari'ah* to block *gharar* (uncertainty) in economic contexts. *Tausi' Dalalah Al-Ibarah* expands the explicit scope of a classical term to encompass modern entities (such as algorithms or computational codes) without altering the original legal essence.⁶

The Islamic economics framework divides digital instruments into two main analytic strands: *Naqd* (currency) and *Gharar*, and *Akad Al-Mu'athat* (the theory of binding engagements without verbal utterance). In the digital era, this theory has evolved such that algorithmic execution (smart contracts) is legally equated with the intentions and actions of human subjects of law, effectively reinterpreting the binding nature of contracts in light of modern technology.⁷

Integrating theory of law into language pedagogy requires curricular reorientation. This theory shifts the Arabic language pedagogy from a mechanically mastered grammar (structuralism) toward critical legal literacy. Fatwas and contemporary *fiqh muamalah*

⁴ Shofiyah and Rachmad R Kurniawan, "Cryptocurrency Dalam Tinjauan Ekonomi Islam," 2023, <https://doi.org/10.31219/osf.io/tk4xh>.

⁵ Hani'atul Khoiroh, "Implementasi Model Technological Pedagogical and Content Knowledge (TPACK) Dalam Pembelajaran Maharah Qira'ah (Keterampilan Membaca)," *JALIE: Journal of Applied Linguistics and Islamic Education* 6, no. 1 (March 2022): 145–64, <https://ejournal.unkafa.ac.id/index.php/jalie-unkafa/article/view/616>.

⁶ Nurul Inayah and Andri Soemitra, "Fiqh Muamalah Uang Dan Lembaga Keuangan: Studi Literatur," *Jurnal Ilmiah Ekonomi Islam* 8, no. 3 (2022): 2966, <https://doi.org/10.29040/jiei.v8i3.6777>.

⁷ Ibnu Mutakhir and Dedi Sunardi, "Fikih Muamalah Review of Airdrop Business Activities Using Digital Assets Cryptocurrency," *Al-Muamalat Jurnal Ekonomi Syariah* 11, no. 1 (2024): 48–58, <https://doi.org/10.15575/am.v11i1.31842>; Shofiyah and Kurniawan, "Cryptocurrency Dalam Tinjauan Ekonomi Islam."

texts are positioned as essential teaching material to train learners' analytical abilities in dissecting the legal implications of shifts in syntactic or semantic structures.⁸

Method

This study is a qualitative library-research project (al-bahts al-maktabi) with a doctrinal-analytical approach, that concentrates on the analysis of authoritative texts, notably fatwas and decisions issued by recognized fatwa authorities. The dual aims are to (i) unpack the linguistic and semantic structure of Arabic fatwas and (ii) examine the normative underpinnings present in the *usul fiqh* framework that shape legal determinations in digital economy contexts such as crypto assets, fintech, and smart contracts. The methodological rationale for employing a combined semantic and *usul fiqh* (*ushuli*) approach is that the material objects—legal-fatwa documents—have language-and-logic interfaces where semantic construction and legal deduction are inseparable, especially in *istinbath* (deduction) processes.⁹ This synthesis aligns with prior work arguing that contemporary *fiqh* problems demand both linguistic analysis of the *dalalah* (indication) and an understanding of *maqasid al-shari'ah* to preserve public interest.¹⁰

Data sources and categorization Data are classified into primary and secondary categories. Primary data consist of official texts of decisions (*qararat*) and fatwas issued by *Majma' Fiqh al-Islami ad-Dawli* (International Islamic *Fiqh* Academy) in Jeddah, specifically addressing digital economy topics such as cryptocurrency (*al-'umlat al-musyaffarah*), financial technology, and smart contracts.¹¹ Secondary data are drawn

⁸ Rimanto Rimanto, Kholid Hidayatullah, and Sumarni Sumarni, "VALIDITAS TRANSAKSI CRYPTOCURRENCY (Studi Tentang Akad Dalam Transaksi Syariah)," *Madania Jurnal Ilmu-Ilmu Keislaman* 12, no. 1 (2022): 7, <https://doi.org/10.24014/jiik.v12i1.19673>.

⁹ Akmal Bashori, Mutho'am Mutho'am, and Wan Noor Hazlina Wan Jusoh, "Epistemology of Fatwas on Digital Transaction in Indonesia," *Jurnal Hukum Islam* 21, no. 2 (2023): 231–78, https://doi.org/10.28918/jhi_v21i2_02; Nasrullah Nasrullah, "The Manasik of Hajj in Indonesia: Looking for Legal Certainty Through the Reasonings of Usul Al-Fiqh," *Al-Risalah* 20, no. 1 (2020): 31–46, <https://doi.org/10.30631/alrisalah.v20i1.500>.

¹⁰ Iffatin Nur, Ali A Wakhid, and Lestari Handayani, "A Genealogical Analysis on the Concept and Development of Maqasid Syari'ah," *Al-Adalah* 17, no. 1 (2020): 1–30, <https://doi.org/10.24042/adalah.v17i1.6211>.

¹¹ Iiz Izmuddin, "Fatwa Methodology of National Sharia Board of Indonesian Ulama Council in Islamic Economics," *Miqot Jurnal Ilmu-Ilmu Keislaman* 42, no. 1 (2018): 43, <https://doi.org/10.30821/miqot.v42i1.499>.

from authoritative works in Arabic linguistics, particularly studies in *'ilm ad-dalalah* (the science of linguistic cues) as well as classical and modern *usul fiqh* treatises that explore *al-dalalah al-alfadh* (indications of meaning) including concepts like *manthuq*, *mafhum*, *'am*, *khas*, *ibarah an-nas*, and *isyarah an-nas*, complemented by peer-reviewed articles aligned with the topic.¹² The triangulation across primary fatwas and secondary linguistic–jurisprudential literature ensures a robust evidentiary basis for mapping language structures to legal conclusions.

Data collection and analytical procedures Data collection employed a documentation-study method, involving systematic search, gathering, and sifting of fatwas from the *Majma' Fiqh al-Islami* archive. Post-collection, heuristic reading was used to note and classify key Arabic terminologies central to legal reasoning. Analysis proceeded with a textual discourse analysis (*tablil al-khitab*) through an interactive qualitative sequence: (i) data reduction to isolate crucial formulations, (ii) semantic-legal identification to examine lexical and grammatical meanings, and (iii) correlation of semantic findings with the finally issued *takyf fiqhi* (*fiqh* taxonomy) leading to a cohesive conclusion about the relationship between Arabic syntactic/semantic structure and economic-fatwa formulations. The final stage explicitly links semantic patterns to the fatwa's legal conclusions, clarifying how language shapes economic jurisprudence in digital-era fatwas.

Synthesis of findings and scholarly context The body of evidence indicates that the selected fatwas use a methodological blend that foregrounds *maqasid al-shari'ah* and *istinbat*-based reasoning (deduction) rather than strictly textualist approaches, particularly in contemporary digital-transaction contexts. This aligns with contemporary analyses showing that fatwas addressing digital economic matters tend to employ *istiṣlāḥī* arguments and utilitarian rationales that emphasize social benefit and public interest, while still anchoring conclusions in *al-nuṣuṣ shariah* where applicable. Some works highlight a dynamic negotiation among textual, rational, and context-driven strands in *usul fiqh*, illustrating that modern *fiqh* often blends textual evidence with *maqasid* and contextualization to respond effectively to emergent technologies such as cryptocurrencies and smart contracts. Where divergences exist among sources, they typically concern the degree to

¹² Kazeem A Adegoke, "Fiqh Al-Aqalliyah and Muslim Minorities in a Non-Muslim Community," *Jurnal Syariah* 29, no. 1 (2021): 1–20, <https://doi.org/10.22452/js.vol29no1.1>.

which textual proofs versus rational maxims drive particular fatwas; nonetheless, all sources converge on the centrality of linguistic analysis as a bridge to lawful economic reasoning in Islam.

Implications for methodology and future research Methodologically, the study reinforces the value of integrating semantic linguistics (*al-dalalah al-lughawiyah*) with *ushul fiqh* to illuminate how fatwas construct meaning and justify legal rulings in new domains. This synthesis is supported by scholarship on fatwa epistemology and the role of *maqasid* in contemporary fiqh, which argue that modern problems require both faithful textual interpretation and principled jurisprudential reasoning grounded in public interest objectives.¹³ Practically, these findings suggest a replicable analytic framework for examining other regulatory texts addressing rapid technological change, where linguistic nuance and legal doctrine interact to shape normative outcomes.

Results and Discussions

Through heuristic reading and discourse analysis of the *Qararat* (Resolutions) documents of the *Majma' Fiqh Al-Islami ad-Dawli* (International Islamic Fiqh Academy) for the 2018–2024 period, this study finds that legal constructions regarding the digital economy are heavily affiliated with semantic engineering applied to classical fiqh terminology. There are two main findings that directly address the relational gap between the structure of *Dalalah Al-Alfadh* (legal semantics) and legal conclusions, namely through the mechanisms of meaning narrowing (*Tadbiq ad-Dalalah*) and explicit meaning expansion (*Tausi' Dalalah al-Ibarah*).

***Taqyid Al-Mutlaq* (Restriction of Absolute Meaning) in Cryptocurrency Terminology**

The first finding highlights the *Majma' Fiqh Al-Islami's* fatwa regarding cryptocurrency (*al-'umlat al-musyaffarah*). In classical fiqh discourse, the terminology of *Naqd* (currency) has a *dalalah mutlaqah* (absolute meaning) that encompasses any instrument widely accepted by society as a medium of exchange (*tsamaniyyah*). However, textual

¹³ Syamsul Wathani, Habib Ismail, and Akhmad M Abdillah, "Reconstruction of Women's Fiqh: An Analysis of Muhammad Shahrūr's Contemporary Reading in a Hermeneutic Perspective," *Journal of Islamic Law* 3, no. 2 (2022): 159–75, <https://doi.org/10.24260/jil.v3i2.860>.

analysis reveals that the *Majma'* draft resolution applied *Taqyid* (linguistic restriction) to the word *Naqd* by adding the phrase '*al-mushdar min jibatin hukmiyyah mu'tamadah*' (issued by a recognized legal/state authority).

The implication of this *Dalalah Al-Alfadh* engineering is highly fatal to the legal conclusion. By changing *Naqd* from *Mutlaq* to *Muqayyad* (restricted to state sovereignty), crypto assets are automatically excluded from the category of legally valid currency under Sharia. This semantic restriction serves as the logical foundation ('*illah*') for the *Majma'* to determine the status of *tawaqquf* (suspension of fatwa/not yet permitted) on crypto, as it inherently contains elements of *Gharar* (uncertainty) due to the absence of a guaranteeing authority. This proves that the narrowing of linguistic structure directly results in the tightening of legal status (from *mubah*/permissible to prohibited/suspended).

***Tausi' Dalalah Al-Ibarah* (Expansion of Explicit Meaning) in Smart Contracts**

The second finding is identified in the resolution document regarding Blockchain-based Smart Contracts. In the textual tradition of fiqh, *Sighab al-'Aqd* (form of contract) *manthuq*-ly (explicitly) refers to the expressions of *Ijab* (offer) and *Qabul* (acceptance) delivered verbally or through physical writing. However, data analysis found a shift in the pattern of *Dalalah Al-Ibarah* (explicit meaning of the text) within the *Majma'* fatwa.

The fatwa text categorizes *al-khawarizmiyyat ar-raqmiyyah* (digital algorithms) and *al-barmajah* (programming languages) into the expanded meaning of *al-Mu'athat* (action-based contracts/without words). By placing computer codes under the semantic umbrella of *al-Mu'athat*, the fatwa authority successfully bridged the ontological deadlock between machines and human intent. The legal conclusion born from this linguistic structure is *Jawaz* (permissibility/validity) of transactions using smart contracts. Without this expansion of *Dalalah al-Ibarah*, automated transactions via algorithms would be ruled *fasid* (invalid) because they would be deemed lacking a sentient contracting subject ('*aqid*).

Resolving the Gap: Language as a Law Generator

The integration of the data corpus findings above provides a definitive answer to the research gap of this study. The fatwa authority of *Majma' Fiqh Al-Islami* does not merely make doctrinal legal adjustments, but rather conducts "linguistic *ijtihad*." The final conclusions in the form of halal, haram, or mubah in digital economic instruments do not emerge from a vacuum, but are strictly derived from how an Arabic term is operationalized whether it is left '*Am* (general), drawn to be *Khas* (specific), restricted (*Muqayyad*), or has its *Ibarah* meaning expanded. The long-standing literature gap is thus answered: the analysis of digital *fiqh muamalah* loses its precision if separated from the grammatical and semantic analysis of the Arabic language that frames it.

Semantic Construction of *Taqyid Al-Mutlaq* in Crypto Assets and the Rejection of the *Naqd* Category

Judging from the contemporary Islamic jurisprudence discourse on digital assets, *Majma' Fiqh al-Islami* appears to engage in a targeted linguistic constraint (*taqyid al-mutlaq*) of the term *Naqd* when addressing crypto assets. Specifically, the panel constrains *Naqd* (which lexically covers all forms of money and medium of exchange) by insisting on an issuing authority backed by state sovereignty (*jibāt hukumiyah mu'tamadah*) as a prerequisite for acceptance. This semantic tightening effectively excludes decentralized crypto assets from the category of money sanctioned by Shariah, according to the discussed position. Such a claim is supported by the article's emphasis that this *taqyid* functions as a preventive mechanism to align financial terminology with political-legal sovereignty and conventional monetary infrastructure.¹⁴ The synthesis of these sources indicates a consistent reading: the regulatory logic rests not merely on functional tests (medium of exchange) but on the legitimacy conferred by a recognized

¹⁴ Ahmet F Aysan and Khalid A Al-Ansari, "Central Bank Digital Currencies, Internet of Things, and Islamic Finance: Blockchain Prospects and Challenges," *JSRN Electronic Journal*, 2022, <https://doi.org/10.2139/ssrn.4128096>; Qusthan Firdaus, "On Digital Rupiah and Islamic Economy: A Comparative Analysis and Ethics," *Al-Bank Journal of Islamic Banking and Finance* 4, no. 1 (2024): 33–53, <https://doi.org/10.31958/ab.v4i1.10775>.

state-backed issuer, thereby marginalizing decentralized crypto as money in Islamic law.¹⁵

The semantic shift reveals that fatwa authorities conceptualize money beyond its pragmatic exchange function to include an aspect of *siyāsah shari'ah* (governance and policy) within the *maqasid* framework. The texts converge on the view that modern *fiqh muamalat* semantics are dynamic and responsive to power structures and macroeconomic stability, rather than static definitions rooted solely in classical lexical flexibility. In this reading, *hifdẓ al-mal* (the protection of wealth) becomes a primary ostensive objective that justifies restricting what counts as money in the digital age.¹⁶ While classical figures like Ibn Taymiyya and Imam Malik are often cited as more expansive toward *Naqd*, the contemporary position argues that borderless digital economies demand tighter semantic boundaries to maintain wealth protection and prevent *gharar* (excessive uncertainty) and *maysir* (gambling) in financial markets.¹⁷

The mechanism of *taqyid* is advanced as a prophylactic (*sadd al-dar'ah*) measure to prevent economic harms caused by crypto price volatility and lack of underlying assets. By altering the linguistic structure of financial discourse, *Majma' Fiqh al-Islami* aims to seal the conceptual gaps that could permit crypto assets to escape regulatory oversight and Shariah risk controls. Several sources describe how the absence of a tangible underlying asset or a formal state-backed guarantee can engender significant price fluctuations and speculative behaviors, motivating the use of *taqyid* to close these gaps and prevent economic damage to the community.¹⁸ This aligns with the broader

¹⁵ Sh.A. Shovkhalov and Hussein Idrisov, "Economic and Legal Analysis of Cryptocurrency: Scientific Views From Russia and the Muslim World," *Laws* 10, no. 2 (2021): 32, <https://doi.org/10.3390/laws10020032>.

¹⁶ Aysan and Al-Ansari, "Central Bank Digital Currencies, Internet of Things, and Islamic Finance: Blockchain Prospects and Challenges."

¹⁷ Fitra A Firdiansyah, "The Urgency of Central Bank Digital Currency (Cbdc) Implementation; Maqāshid Syari'ah Perspective," *An-Nisbah Jurnal Ekonomi Syariah* 8, no. 2 (2021): 424–53, <https://doi.org/10.21274/an.v8i2.4500>; Ahmet F Aysan and İbrahim M Ünal, "Fintech, Digitalization, and Blockchain in Islamic Finance: Retrospective Investigation," *SSRN Electronic Journal*, 2022, <https://doi.org/10.2139/ssrn.4279850>.

¹⁸ Jamal Wiwoho et al., "Islamic Crypto Assets and Regulatory Framework: Evidence From Indonesia and Global Approaches," *International Journal of Law and Management* 66, no. 2 (2023): 155–71, <https://doi.org/10.1108/ijlma-03-2023-0051>; Kjartan Sigurðsson, Grétar Þ Eypórssón, and Helga Kristjánsdóttir, "Digital Currencies, Swot

jurisprudential logic that canonical rules may be adapted to preserve *maqasid al-shariah* in a modern, digitized economy, thereby privileging state-issued, regulated financial instruments (e.g., CBDCs) over purely decentralized crypto assets.¹⁹

The theoretical and practical implications of these findings indicate a shift in the *Dalalah Al-Alfadh* (means of interpretation) that extends beyond scriptural hermeneutics to the standardization of *'urf* in financial practice. In practice, these semantic constraints tend to slow or redirect the global Islamic financial market away from pure crypto instruments toward instruments issued or guaranteed by central authorities (CBDCs or similarly regulated products) as the preferred Shariah-compliant pathway. This interpretation is reinforced by syntheses across multiple sources that discuss CBDCs as the more robust, regulator-backed alternative compatible with Islamic finance principles, including *maqasid*-focused considerations and governance.²⁰ Collectively, the literature portrays a consensus that, within a digital economy, Shariah scholarship is being reoriented toward formalized monetary infrastructures issued or supervised by states to ensure clarity, legitimacy, and risk containment (*hifdz al-mal*).²¹

In terms of curriculum and educational practice, these findings invite deliberate integration of semantic *fiqh* discussions into Arabic language and Shariah study programs. The proposed pedagogical implication is to embed Arabic for Specific Purposes modules that train students to analyze diachronic evolution in financial dictions and regulatory vocabularies, cultivating critical literacy about shifts in lexical meaning that bear regulatory consequences. This aligns with calls in the literature for semantically aware *fiqh* pedagogy to prepare graduates

Analysis,” *Baltic Journal of Economic Studies* 9, no. 3 (2023): 1–9, <https://doi.org/10.30525/2256-0742/2023-9-3-1-9>.

¹⁹ Sofya G Glavina and Ravil R Asmyatullin, “The Fourth Industrial Revolution in Islamic Finance: The Case of Digital Currencies of Central Banks,” *International Trade and Trade Policy* 9, no. 4 (2024): 169–78, <https://doi.org/10.21686/2410-7395-2023-3-169-178>; Sigurðsson, Eyþórsson, and Kristjánsdóttir, “Digital Currencies, Swot Analysis.”

²⁰ Adam Abdullah, “Monetary Reform and Central Bank Digital Currencies: The Impact on Retail Banking,” *Tujise* 11, no. 1 (2024): 1–31, <https://doi.org/10.26414/a3919>; Glavina and Asmyatullin, “The Fourth Industrial Revolution in Islamic Finance: The Case of Digital Currencies of Central Banks.”

²¹ Shovkhalov and Idrisov, “Economic and Legal Analysis of Cryptocurrency: Scientific Views From Russia and the Muslim World.”

who can navigate and critique the evolving language of finance, especially as it intersects with digital assets and monetary policy.

The Expansion of *Dalalah Al-Ibarah* in Smart Contracts as Legitimation for Digital *Al-Mu'athat*

The second finding challenges the narrowing of meaning in crypto by demonstrating that the legal establishment of Smart Contracts occurs through *Tausi' Dalalah Al-Ibarah*, an expansion of the explicit semantic field. *Majma'* extends the scope of *al-Mu'athat*, defined as contracts based on physical action without spoken words, to accommodate digital algorithms and programming languages (*al-barmajah*). This semantic expansion yields a legal conclusion: automatic transactions executed on a blockchain are permissible (*jawaz*) within Shariah.²² The shift reflects an institutional move to treat software-driven execution as an acceptable materialization of intent (*iradah*) by the legal subject, aligning computational logic with contractual language in the formation of binding obligations.²³

This move signals a paradigm shift in *Sighab al-'Aqd* (form of contract) from a purely anthropocentric (human utterance) basis to a technoscentric basis. The algorithmic code is recognized, from a *Shari'ah* perspective, as a material expression of *iradah*. Philosophically, this leap equates computational logic with spoken language in establishing legal ties, enabling non-human, automated processes to generate valid *Ijab-Qabul* outcomes when executed on distributed ledgers.²⁴ However, it is important to note that not all juristic

²² Andrea Büchler, "Electronic Journal of Islamic and Middle Eastern Law (EJIMEL) - Special Issue," 2023, <https://doi.org/10.24921/2023.94115964>; Hilman Baihaqqi and Zia F Nuzula, "Tinjauan Fiqih Muamalah Terhadap Praktik Jual Beli Tahu Dan Tempe Di Pasar Ciroyom Bandung," *Jurnal Riset Ekonomi Syariah*, 2022, 105–12, <https://doi.org/10.29313/jres.v2i2.1363>.

²³ Muhammad Taufik, Rifqi Muhammad, and Peni Nugraheni, "Determinants and Consequences of Maqashid Sharia Performance: Evidence From Islamic Banks in Indonesia and Malaysia," *Journal of Islamic Accounting and Business Research* 14, no. 8 (2023): 1426–50, <https://doi.org/10.1108/jiabr-07-2021-0205>.

²⁴ Muhammad Fadhli et al., "Review of Islamic Law Against Execution of Collateral Auctions on Islamic Banking Institutions in Aceh, Indonesia," *The Journal of Management Theory and Practice (Jmtp)* 2, no. 1 (2021): 88–93, <https://doi.org/10.37231/jmtp.2021.2.1.95>; Chairani Astina, Umi Baroroh, and Rifqi A Rahman, "Learning Maharah Al-Kalam Through Verb and Noun Forming Using the Qiyas Method," *Ijas Indonesian Journal of Arabic Studies* 4, no. 1 (2022): 17, <https://doi.org/10.24235/ijas.v4i1.9776>.

authorities converge on the same interpretation; some scholars emphasize traditional modalities, while *Majma'* presents a pragmatic expansion to incorporate digital practice.²⁵

The urgent demand for efficiency, transparency, and automation in global business drives this semantic broadening. If fatwa authorities were to insist on classical semantics requiring physical meeting or verbal consensus (*ittihad al-majlis*), muamalah fiqh risks becoming isolated from digital ecosystems. The *Maqamat of fiqh muamalah* thus adopt *al-Mu'atbat's* expanded meaning as a pragmatic exit (*makbarij fiqbiyyah*) so sharia-compliant instruments can interface with distributed ledger technology (DLT) and DeFi architectures.²⁶ This pragmatic stance mirrors a methodological openness, where non-verbal customary practices ('urf fi'li) recognized in Hanafi/Maliki frameworks are extended to include non-linguistic, automated actions carried out by software.²⁷

Within classical discourse, the Shafi'i school has been stringent about verbal articulation (*sighab qanliyyah*) for validity. The *Majma'* decision indicates a methodological tilt toward Hanafi/Maliki tendencies that accept customary non-verbal practices in certain contexts (*fi'il*-based actions beyond motor movements). The contemporary *fiqh* literature thus redefines *fiqh* terminology: *fi'il* in modern contexts now encompasses automated software execution, not solely human-generated motor acts. This reframing broadens the normative basis for DeFi products, takaful-like insurance contracts, and *zakat* distribution to operate autonomously, subject to Shariah compliance guidelines.²⁸

²⁵ Dioni Y Rahmasuciana et al., "Stock Returns and Liquidity Changes Around the Screening Announcement: An Empirical Study in Indonesia," *Global Review of Islamic Economics and Business* 3, no. 2 (2016): 99, <https://doi.org/10.14421/grieb.2015.032-02>; Alvian C Mubarroq and Luluk Latifah, "Analisis Konsep Muamalah Berdasarkan Kaidah Fiqh Muamalah Kontemporer," *Tadayun Jurnal Hukum Ekonomi Syariah* 4, no. 1 (2023): 95–108, <https://doi.org/10.24239/tadayun.v4i1.101>.

²⁶ Tajun Yuhseinun et al., "Online Shopping in the Perspective of the Book of Hāsiyyah As-Shaykh Ibrāhīm Al-Bayjūri," *Cakrawala Jurnal Studi Islam* 17, no. 2 (2022): 49–58, <https://doi.org/10.31603/cakrawala.7364>.

²⁷ Angga Syahputra and Hartanti Dewi, "Distribution of Land From Ghanimah in the Fatwa of Saidina Umar Bin Khattab," *Jurnal Tabarru Islamic Banking and Finance* 6, no. 1 (2023): 125–33, [https://doi.org/10.25299/jtb.2023.vol6\(1\).11679](https://doi.org/10.25299/jtb.2023.vol6(1).11679).

²⁸ Büchler, "Electronic Journal of Islamic and Middle Eastern Law (EJIMEL) - Special Issue."

The most significant implication is the potential legal legitimacy of *Shariah*-compliant DeFi architectures. Recognizing algorithms as legitimate *Ijab-Qabul* forms enables autonomous banking, takaful operations, and zakat distribution within Islamic finance. Such legitimization supports innovative financial products that run with minimal human intermediation while preserving core *Shariah* objectives (maslahah), risk sharing, and prohibitions on *riba*, *gharar*, and *maysir*.²⁹ Researchers emphasize the need to adapt pedagogical materials by integrating STEM literacy into Arab linguistic studies and *Usul al-Fiqh* curricula to prepare students and instructors for teaching the intersection of computational thinking and *fiqh* rules.

To anticipate ongoing automation, future research should refine methodologies for teaching and evaluating the integration of computational thinking with *usul fiqh* in university settings. Empirical work on pedagogical efficacy, instructor self-efficacy in delivering cross-disciplinary content, and the effectiveness of case-based learning in smart contract literacy are warranted. This encompasses developing curricula and teaching materials that bridge *fiqh muamalah* and blockchain literacy, ensuring that doctrinal rigor accompanies technological innovation.

Resolving Gaps in Arabic Language Texts as a Generator of Legal Reasoning in the Digital Economy

This synthesis of the data robustly contends that *Majma' Fiqh Al-Islami* engages not merely in doctrinal alignment (*fiqhiyya*) but actively practices linguistic *ijtihad*. The Arabic language in economic-digital fatwas functions beyond a medium of communication or a conduit for decisions; it acts as a generative engine that determines the very juridical conclusions through the mechanism of *Dalalah Al-Alfadh*. In this sense, language is not a passive veil over rulings but a constitutive component that shapes outcomes in the digital finance ecosystem.³⁰ The claim is reinforced by studies on fatwa methodology in which semantic and textual analyses underpin the derivation of legal rulings amid novel technologies, illustrating that Arabic linguistics actively mediates legal

²⁹ Mubarroq and Latifah, "Analisis Konsep Muamalah Berdasarkan Kaidah Fiqh Muamalah Kontemporer."

³⁰ Hasanudin Hasanudin and Ainul Yaqin, "The Transformation of Ijârah: From Fiqh to Syariah Banking Products," *Al-Ihkam Jurnal Hukum & Pranata Sosial* 14, no. 1 (2019): 72–98, <https://doi.org/10.19105/al-lhkam.v14i1.1893>.

interpretation rather than simply conveying pre-ordained conclusions.³¹ Where technological disruption (e.g., blockchain, fintech) lacks classical precedents, fatwa authorities must remap semantic boundaries to sustain universal Islamic principles (*shalib li kulli zaman wa makan*) without compromising *Maqashid Syariah*, positioning Arabic as a flexible instrument for resemanticization.³²

These findings corroborate the postulate in Islamic jurisprudence that *mabna* (lexical-grammatical structure) cannot be dissociated from *ma'na* (substance of law). When the digital ecosystem tests classical *fiqh*, Arabic emerges as an elastic instrument bridging virtual entities (algorithms, cryptography) with *syariah* epistemology. The new digital reality only attains legal status when anchored by Arabic semantic structure, implying that semantic engineering is essential to render novel digital phenomena compliant with sharia. This interdependence between language form and legal meaning has been observed in analyses that treat *fiqh muamalah* digital as epistemologically contingent upon *dalalah* (interpretive guidance) derived from Arabic syntax and semantics.³³ Critics note potential methodological tension between purely linguistic and doctrinal approaches, yet the prevailing view emphasizes an integrated reading where linguistic malleability supports substantive *maqasid* outcomes.³⁴

The disruption wrought by technologies such as blockchain and fintech lacks exact historical precedents in classical jurist literature, forcing fatwa authorities to reconstruct semantic boundaries of established terms to preserve universally valid Islam (*shalib li kulli zaman wa makan*). This linguistic engineering becomes the sole legitimate methodological instrument to extract new rulings without compromising *Maqashid Syariah*. In this frame, *ijtihad linguistik* is not merely a supplementary skill but a primary analytic tool for rearticulating legal terms and their normative implications in light of

³¹ Bashori, Mutho'am, and Jusoh, "Epistemology of Fatwas on Digital Transaction in Indonesia."

³² Muhammad Wahdini, "Semantic Approach (Bayani) in Islamic Studies," *Hunafa Jurnal Studia Islamika* 18, no. 2 (2021): 261–76, <https://doi.org/10.24239/jsi.v18i2.625.261-276>.

³³ Mohammad Adnan and Badrah Uyuni, "Maqashid Sharia in Millennial Da'wah," *Salam Jurnal Sosial Dan Budaya Syar I* 8, no. 5 (2021): 1483–98, <https://doi.org/10.15408/sjsbs.v8i5.22736>.

³⁴ Wahdini, "Semantic Approach (Bayani) in Islamic Studies."

novel financial instruments and digital practices.³⁵ Scholarly debates acknowledge that while some literature tends to separate linguistics from *hukum ekonomi syariah*, the present synthesis argues for a disciplined, critical dialogue that treats *dalalah al-alfaz* as essential to lawful adaptation, especially under conditions of *fiqh al-nawazil* (fiqh of new events).

The theoretical implications of this resolution call for a methodological reorientation in reading fatwas. Fatwas should be approached not as dogmatic or static doctrinal artifacts but as dynamic products of engineered semantical constraints. Practically, this provides evaluative grounds for national and global sharia oversight bodies to refine *sighah* (redaction) of regulations with heightened precision, acknowledging that even a single word shift (e.g., from *Am* to *Khas*) can transform the entire landscape of the digital financial sector. This necessitates curricular reconstruction in graduate programs, especially in Arabic Language Education and Sharia Economics to integrate Arabic Semantics/Pragmatics with *Ushul Fiqh*, ensuring researchers can conduct critical discourse analyses of fatwas from local bodies (e.g., DSN-MUI) to determine whether linguistic *ijtihad* patterns consistently respond to fintech penetrations at the national level.³⁶ The recommendation aligns with convergent calls for a holistic pedagogy that treats *fiqh muamalah* digital as inseparable from the linguistic tools that instantiate its meaning.

The theoretical and practical synthesis above supports a reorientation toward an integrated view of fatwas as linguistically engineered responses to modern financial technologies. This view recognizes that the Arabic language is an active generator of legal conclusions, and that semantic innovation, within the bounds of *maqasid* and ulama authority enables Islamic law to remain relevant in rapidly evolving digital ecosystems. The empirical strands from fatwa methodology studies, semantic analyses, and discussions of fintech regulation all converge to show that *ijtihad linguistik*, *bayani*/semiotic interpretation, and *maqasid*-driven reasoning are interdependent pillars in producing authentic, timely fatwas for digital transactions. Where disagreements exist, they center on the degree of autonomy granted to

³⁵ Izmuddin, "Fatwa Methodology of National Sharia Board of Indonesian Ulama Council in Islamic Economics."

³⁶ Adnan and Uyuni, "Maqashid Sharia in Millennial Da'wah"; Abidin, "Al-Wāqī 'AL-IJTIMĀ'YYAH IN THE REVIEW OF THE QUR'AN (ISLAMIC LAW)."

linguistic interpretation versus traditional textual strictures; nonetheless, the preponderance of evidence supports a robust, integrated model of legal reasoning that leverages language as a dynamic regulatory instrument in the Islamic economic sphere.

Conclusion

This study concludes that the diction and Arabic linguistic structure in the fatwa texts of *Majma' Fiqh Al-Islami* regarding the digital economy do not merely function as a medium of articulation, but hold a fundamental position as a generator of legal conclusions through the mechanism of *Dalalah Al-Alfadh* engineering. In responding to the dynamics of financial technology, the fatwa authority actively practices "linguistic *ijtihad*" through two main patterns. First, through the mechanism of *Taqyid Al-Mutlaq* (restriction of absolute meaning), the terminology of *Naqd* (currency) is limited only to instruments issued by sovereign entities, which directly implies the suspension of the legality of pure crypto assets as they are deemed to contain *gharar* (uncertainty). Second, through the mechanism of *Tausi' Dalalah Al-Ibarah* (expansion of explicit meaning), the terminology of *Al-Mu'atbat* is expanded to accommodate computational algorithms, which implies the *syar'i* legitimation for the use of smart contracts. Conceptually, this finding proves the absolute interdependence between the semantic structure of the Arabic language and the epistemology of *ushul fiqh* in responding to *nawazil* (contemporary cases) in the digital era.

Practically, the findings of this study urge an academic reorientation within the higher education ecosystem. The shift in lexical meaning that affects macroeconomic regulations demands an update in the design of the Semester Learning Plan (RPS) in the Arabic Language Education study programs, particularly at the postgraduate level. Curriculum construction needs to integrate language proficiency with critical literacy towards contemporary legal texts, ensuring that students do not merely master grammar mechanically, but are also adept at dissecting the legal implications of a grammatical structure. For future research, it is recommended to expand the data corpus to include fatwas from national institutions (such as DSN-MUI) to test the consistency of the application of similar linguistic engineering within the local financial technology ecosystem.

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