

ANALYSIS OF IMAM MALIK'S MASLAHAH ON THE SHOPEEPAY APPLICATION IN INDONESIA BASED ON DSN MUI FATWA NO. 116 DSN-MUI/IX/2017

Rahadiansyah¹, Qurratul A'ini², Sri Yuniati³, Mashur Imam⁴, Akhmad Khamdani⁵

^{1,2,3} Sekolah Tinggi Agama Islam Ahmad Sibawayhie Situbondo

⁴ Sekolah Tinggi Agama Islam Cendekia Insani Situbondo

⁵ Sekolah Tinggi Ilmu Tarbiyah Raden Santri Gresik

diposkan888@gmail.com¹, qurrotulain07@gmail.com², sriyuniati1995@gmail.com³, sajakimam@gmail.com⁴, daniahdan09@gmail.com⁵

Abstract : This study aims to analyze ShopeePay in Indonesia from the perspective of Imam Malik's concept of *maslahah* by referring to DSN-MUI Fatwa No. 116/DSN-MUI/IX/2017 concerning Sharia electronic money. This research employs a qualitative approach using library research with descriptive-analytical and normative juridical methods. The data were obtained from DSN-MUI fatwas, Islamic legal literature, books on *ushul fiqh*, journal articles, and regulations related to electronic money and Sharia fintech. The findings show that ShopeePay has the potential to provide *maslahah* through transaction efficiency, payment convenience, wider access to digital services, and support for digital economic activities. However, its Sharia compliance is conditional and depends on contract clarity, transparent fund management, transaction security, lawful transaction purposes, user protection, and the avoidance of *riba*, *gharar*, and *maysir*. From Imam Malik's *maslahah* perspective, ShopeePay may be considered beneficial when it supports public welfare without contradicting Sharia principles. Nevertheless, features related to deferred payments, PayLater services, promotional schemes, and reward mechanisms require separate Sharia assessment because they may contain different legal implications. This study concludes that ShopeePay can be aligned with DSN-MUI Fatwa No. 116/DSN-MUI/IX/2017 if it is implemented as a transparent, secure, and responsible digital payment instrument. Strengthening Sharia supervision, user education, and clearer separation between payment services and credit-based features is

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necessary to ensure that ShopeePay contributes to a Sharia-compliant digital financial ecosystem in Indonesia.

Introduction

The rapid development of digital financial technology has transformed payment systems in Indonesia. One of the most widely used innovations is the digital wallet, which enables users to conduct transactions without physical cash. Digital wallet services provide convenience, speed, and efficiency in various economic activities, including online shopping, bill payments, fund transfers, and digital product purchases. In this context, ShopeePay has become one of the popular digital payment instruments integrated with the Shopee marketplace ecosystem. Its presence supports the development of a cashless society and facilitates broader access to digital financial services.

However, the development of digital payment systems also raises important questions from the perspective of Islamic law. Digital wallets are not merely technological instruments, but also financial products that involve contracts, stored value, fund management, transaction mechanisms, promotions, and user protection. Therefore, their operation must be examined to ensure that they do not contain prohibited elements such as *riba*, *gharar*, *maysir*, fraud, or injustice. In Indonesia, the National Sharia Council of the Indonesian Ulema Council issued Fatwa No. 116/DSN-MUI/IX/2017 concerning Sharia electronic money as a normative guideline for the implementation of electronic money based on Islamic principles. This fatwa emphasizes that electronic money must be issued on the basis of clear contracts, transparent mechanisms, lawful benefits, and compliance with Sharia principles.

Although the fatwa provides a regulatory framework for Sharia-compliant electronic money, the discussion on digital wallets still requires deeper analysis, especially from the perspective of *maslahah*. The concept of *maslahah* is important because financial technology continues to develop dynamically and often presents new practices that are not explicitly discussed in classical Islamic legal texts. In this regard, Imam Malik's concept of *maslahah mursalah* is relevant as an analytical framework for assessing contemporary financial innovations. *Maslahah mursalah* refers to public benefit that is not directly stated in the Qur'an or Sunnah but is consistent with the objectives of Sharia and does not contradict Islamic legal principles. This concept allows Islamic law to respond to social and technological changes while maintaining the protection of religion, life, intellect, lineage, and wealth.

ShopeePay, as a digital wallet, offers several benefits for users, such as transaction efficiency, payment convenience, access to digital services, and support for online commerce. From the perspective of *maslahah*, these

benefits may be considered positive when they support economic activity, protect users' wealth, and facilitate lawful transactions. Nevertheless, potential risks also need to be considered. These risks include unclear contractual relationships, possible misuse of user funds, lack of Sharia financial literacy, promotional schemes that may lead to excessive consumption, and features connected to credit-based payments that may contain elements of *riba* if not properly structured. Therefore, ShopeePay needs to be analyzed not only as a digital payment facility, but also as a financial product that must fulfill Sharia compliance and public benefit.

Previous studies have discussed Sharia fintech, digital payment systems, electronic money, and DSN-MUI fatwas. However, most of these studies focus on regulatory compliance, consumer protection, or general Sharia principles. Studies that specifically analyze ShopeePay through Imam Malik's concept of *maslahah* in relation to DSN-MUI Fatwa No. 116/DSN-MUI/IX/2017 remain limited. This research gap is significant because Imam Malik's approach to *maslahah* can provide a broader normative basis for evaluating whether a digital wallet brings benefit or harm to society. By using this approach, the analysis does not stop at formal compliance with fatwa provisions, but also examines the extent to which ShopeePay supports the objectives of Sharia in protecting users, ensuring fairness, and promoting social and economic benefit.

Based on this background, this study aims to analyze ShopeePay in Indonesia through Imam Malik's concept of *maslahah* by referring to DSN-MUI Fatwa No. 116/DSN-MUI/IX/2017. This study focuses on several key aspects, namely contract clarity, transaction security, user fund protection, lawful benefits, Sharia compliance, and the potential benefits and risks of ShopeePay features. The novelty of this study lies in the use of Imam Malik's *maslahah* as the main analytical framework to assess the compatibility of ShopeePay with Sharia principles and the objectives of Islamic law. Theoretically, this study contributes to the development of contemporary *fiqh muamalah* in the field of financial technology. Practically, it provides recommendations for regulators, digital wallet providers, and Muslim users in strengthening Sharia-compliant digital financial practices in Indonesia.

Methodology

This study employs a qualitative approach using a library research method. This approach is considered appropriate because the study focuses on analyzing the concept of Imam Malik's *maslahah* and its relevance to ShopeePay as a digital wallet in Indonesia based on DSN-MUI Fatwa No. 116/DSN-MUI/IX/2017. The study does not examine user behavior empirically, but rather analyzes legal concepts, regulatory provisions, and

Sharia principles related to electronic money and digital financial transactions.

The data used in this study are secondary data obtained from various relevant sources. The primary legal source is DSN-MUI Fatwa No. 116/DSN-MUI/IX/2017 concerning Sharia electronic money. Other supporting sources include books on ushul fiqh, Imam Malik's concept of *maslahah*, contemporary fiqh *muamalah*, *maqashid al-shariah*, Sharia fintech, electronic money regulations, journal articles, and relevant regulatory documents. The literature was selected based on its relevance to the research focus, namely digital wallets, Sharia electronic money, *maslahah mursalah*, and the principles of Sharia compliance in financial technology.

Data collection was carried out through documentation by identifying, reading, classifying, and analyzing relevant literature. The collected data were grouped into several themes: the concept of electronic money, DSN-MUI Fatwa No. 116/DSN-MUI/IX/2017, Imam Malik's *maslahah*, *maqashid al-shariah*, and ShopeePay's transaction features. This thematic grouping was used to make the analysis more systematic and to ensure that each source contributed directly to the research problem.

The data were analyzed using descriptive-analytical and normative juridical methods. The descriptive method was used to explain the concept of ShopeePay as a digital wallet, the provisions of DSN-MUI Fatwa No. 116/DSN-MUI/IX/2017, and the theoretical framework of Imam Malik's *maslahah*. The analytical method was used to examine the compatibility between ShopeePay's features and the principles of Sharia electronic money, particularly contract clarity, transaction security, lawful benefits, user fund protection, and the avoidance of *riba*, *gharar*, and *maysir*. Meanwhile, the normative juridical approach was used to assess ShopeePay based on Islamic legal norms and the fatwa provisions issued by DSN-MUI.

The analysis was conducted through three stages. First, the study identified the main provisions of DSN-MUI Fatwa No. 116/DSN-MUI/IX/2017 related to electronic money. Second, the study interpreted these provisions using Imam Malik's concept of *maslahah* and *maqashid al-shariah*. Third, the study assessed the potential benefits and risks of ShopeePay based on the principles of Sharia compliance and public benefit. Through this process, the study aims to provide a conceptual understanding of whether and to what extent ShopeePay can be considered compatible with the principles of Islamic law.

To maintain the validity of the analysis, this study used source triangulation by comparing various references, including fatwa documents, Islamic legal literature, journal articles, and relevant regulations. The use of multiple sources was intended to ensure that the conclusions were not based on a single perspective, but on a comprehensive reading of Islamic

legal theory and contemporary digital finance practices. As a library-based study, this research is limited to conceptual and normative analysis and does not include field interviews or user surveys. Therefore, the findings should be understood as theoretical and normative contributions to the study of Sharia fintech.

Results And Discussion

ShopeePay Practice in Indonesia

ShopeePay is a digital wallet service integrated into the Shopee marketplace ecosystem. In Indonesia, ShopeePay is used as a payment instrument for various transactions, including online shopping, bill payments, mobile credit purchases, food delivery, and offline merchant payments. Its integration with the Shopee platform makes ShopeePay one of the digital payment facilities widely used by consumers because it offers convenience, speed, and accessibility in conducting cashless transactions.

The use of ShopeePay reflects the transformation of payment behavior in Indonesian society. Consumers increasingly prefer digital payment instruments because they are considered practical and efficient. Through ShopeePay, users can store a certain amount of electronic money and use it for transactions within the Shopee ecosystem or with merchants that cooperate with ShopeePay. This system reduces dependence on physical cash and supports the development of a digital financial ecosystem.

From a functional perspective, ShopeePay provides several benefits for users. First, it facilitates faster payment transactions because users do not need to transfer funds manually through banks for every purchase. Second, it provides ease of access to various digital services, such as electricity tokens, mobile data packages, and bill payments. Third, it supports transaction security through authentication mechanisms such as PINs and verification codes. Fourth, it encourages the growth of digital commerce by simplifying payment processes for both buyers and sellers.

However, the use of ShopeePay also raises several issues that need to be examined from the perspective of Islamic law. As a digital wallet, ShopeePay involves the storage of user funds, payment transactions, promotional schemes, and cooperation with merchants. These aspects require legal clarity regarding the contract used between users, platform providers, and merchants. In Sharia financial principles, every transaction must avoid elements of *riba*, *gharar*, *maysir*, fraud, and injustice. Therefore, the mechanism of fund storage, payment processing, promotions, and possible credit-based features must be analyzed carefully.

DSN-MUI Fatwa No. 116/DSN-MUI/IX/2017 concerning Sharia electronic money provides an important guideline for assessing digital

wallet products. The fatwa states that electronic money may be used as long as it is based on Sharia-compliant contracts, provides lawful benefits, and does not contain prohibited elements. In this context, ShopeePay can be viewed as permissible when its use is limited to lawful transactions, its mechanism is transparent, and the funds stored by users are managed securely and responsibly.

Nevertheless, the Sharia assessment of ShopeePay cannot stop at the formal aspect of electronic money. Several related features, such as promotional vouchers, cashback, installment-based facilities, and PayLater services, require separate analysis because each feature may contain different legal implications. ShopeePay as a payment instrument may provide *maslahah* by facilitating transactions and supporting economic activity. However, features connected to debt, delay charges, unclear benefits, or excessive consumption may raise potential concerns from the perspective of *fiqh muamalah*.

Based on Imam Malik's concept of *maslahah*, the use of ShopeePay can be assessed by considering whether it brings real benefit and avoids harm for users and society. ShopeePay provides benefit when it supports transaction efficiency, protects user funds, reduces payment difficulties, and facilitates lawful economic activities. However, this benefit must be accompanied by contract transparency, user protection, data security, and Sharia financial literacy. Without these elements, the use of digital wallets may lead to uncertainty, misuse, or consumer harm.

Therefore, ShopeePay in Indonesia can be understood as a digital payment facility that has potential *maslahah* in supporting modern financial transactions. However, its Sharia compatibility depends on how its features are structured and implemented. The platform needs to ensure clear contractual mechanisms, transparent information, secure fund management, and the avoidance of prohibited elements. These requirements are essential so that ShopeePay is not only technologically useful but also aligned with Sharia principles and the objectives of Islamic law.

ShopeePay Analysis from Imam Malik's Maslahah Perspective

The analysis of ShopeePay from Imam Malik's *maslahah* perspective requires examining whether its use provides real public benefit and does not contradict Sharia principles. In the Maliki school, *maslahah* is used to consider public welfare in legal reasoning, especially when a new issue is not explicitly regulated in classical texts but is consistent with the objectives of Sharia. Therefore, ShopeePay as a modern digital payment instrument can be assessed through its benefits, risks, and conformity with the protection of religion, life, intellect, lineage, and wealth.

ShopeePay provides several forms of *maslahah* for users. First, it facilitates transactions by allowing users to make payments more quickly and efficiently. This benefit is relevant to the protection of wealth (*hifz al-mal*) because users can manage payments in a more practical and secure manner. Second, ShopeePay supports economic activity, especially for online sellers and micro, small, and medium enterprises that use the Shopee ecosystem. Third, it may increase financial inclusion because users who do not actively use banking services can still access digital payment facilities.

However, *maslahah* cannot be assessed only from the aspect of convenience. In Islamic law, a benefit must not be accompanied by prohibited elements such as *riba*, *gharar*, *maysir*, fraud, or injustice. Therefore, ShopeePay must ensure that its transaction mechanisms are transparent and that users clearly understand the contract, fees, benefits, and risks involved. If users are not given sufficient information about the terms of use, promotional schemes, or the status of funds stored in the digital wallet, the transaction may contain elements of uncertainty that could weaken its Sharia compliance.

From the perspective of *hifz al-mal*, ShopeePay must guarantee the security of user funds. This includes secure storage, reliable transaction verification, protection against unauthorized access, and clear mechanisms for complaint resolution. The benefit of ShopeePay becomes stronger when users' funds are protected and transactions can be traced transparently. Conversely, if fund management is unclear or users face difficulty in recovering funds from failed transactions, the potential harm may reduce the value of *maslahah*.

From the perspective of *hifz al-'aql*, ShopeePay also requires adequate user education. Many users may understand ShopeePay only as a practical payment tool, without recognizing the legal and financial implications of its features. Therefore, digital financial literacy and Sharia financial literacy are important. Users need clear information regarding which features are merely payment facilities and which features may involve credit, debt, penalties, or additional charges. This distinction is essential because features such as PayLater may have different Sharia implications from ordinary ShopeePay balance payments.

From the perspective of *hifz al-din*, ShopeePay should support lawful transactions and avoid facilitating activities that contradict Islamic principles. The platform needs to ensure that its payment services are used for *halal* goods and services. Although ShopeePay is only a payment instrument, its integration with marketplace activities requires attention to the nature of transactions financed through the platform. The greater the platform's ability to guide users toward lawful and ethical transactions, the stronger its alignment with *maslahah*.

From the perspective of *hifz al-nafs* and *hifz al-nasl*, ShopeePay may provide indirect benefits by supporting household needs, easier bill payments, and access to essential goods and services. Nevertheless, promotional schemes such as cashback, discounts, and vouchers need to be managed carefully so that they do not encourage excessive consumption. In Islamic economics, transaction convenience should not lead to consumerism or wasteful behavior. Thus, ShopeePay's benefit must be balanced with responsible use.

Based on DSN-MUI Fatwa No. 116/DSN-MUI/IX/2017, electronic money is permissible when it fulfills Sharia requirements, including lawful contracts, clear benefits, and the absence of prohibited elements. In relation to ShopeePay, the fatwa can be used as a normative benchmark to examine contract clarity, fund management, transaction security, and consumer protection. Imam Malik's *maslahah* perspective complements this fatwa by emphasizing that compliance should not only be formal but should also produce real benefit and prevent harm for users.

Thus, ShopeePay can be considered to contain *maslahah* when it functions as a transparent, secure, and responsible payment instrument. Its Sharia compatibility depends on several conditions: the contract must be clear, user funds must be protected, transactions must avoid *riba*, *gharar*, and *maysir*, and users must receive adequate information about the features they use. If these conditions are fulfilled, ShopeePay may support the objectives of Sharia in the digital economy. However, if unclear contractual terms, risky credit-based features, or excessive promotional practices dominate its use, then the potential *mafsadah* must be addressed through stronger regulation, Sharia supervision, and user education.

[ShopeePay Compatibility with DSN-MUI Fatwa No. 116/DSN-MUI/IX/2017](#)

DSN-MUI Fatwa No. 116/DSN-MUI/IX/2017 provides a normative framework for assessing electronic money from the perspective of Sharia principles. The fatwa explains that electronic money is permissible as long as its mechanism is based on lawful contracts, does not contain prohibited elements, and provides clear benefits for users. Therefore, ShopeePay as a digital wallet needs to be examined based on several key aspects: contract clarity, fund management, transaction transparency, user protection, and the avoidance of *riba*, *gharar*, and *maysir*.

The first important aspect is contract clarity. In digital wallet transactions, users deposit funds into the platform and then use the balance for various payments. From the perspective of the DSN-MUI fatwa, this mechanism must be supported by a clear contract between the user and the electronic money provider. The user must understand the status of the stored funds, the rights and obligations of each party, the applicable fees,

and the mechanism for using the balance. If the contractual relationship is not clearly explained, it may create uncertainty and weaken Sharia compliance.

The second aspect is the management of user funds. ShopeePay must ensure that user funds are stored and managed safely, transparently, and responsibly. In Sharia electronic money, funds should not be used for activities that contradict Islamic principles. Therefore, the platform needs to provide assurance that the stored balance is not placed in instruments or activities containing *riba* or unlawful elements. This is closely related to the principle of *hifz al-mal*, namely the protection of wealth, because users' money must be safeguarded from misuse, loss, and non-transparent management.

The third aspect is the avoidance of *riba*. Ordinary ShopeePay transactions, such as balance payments for purchases or bills, do not necessarily contain *riba* if they are limited to payment services. However, related features such as credit-based facilities, installment payments, or delayed payment services require more careful analysis. If such features involve interest, penalties, or additional charges due to deferred payment, then they may raise Sharia concerns. Therefore, ShopeePay must clearly distinguish between its function as a payment instrument and other financial features that may involve debt-based contracts.

The fourth aspect is the avoidance of *gharar*. In digital transactions, *gharar* may arise when users do not receive clear information about the terms, fees, risks, promotions, or dispute resolution mechanisms. Promotional schemes such as cashback, vouchers, and discounts need to be explained transparently so that users understand their conditions and limitations. If promotional benefits are unclear, misleading, or tied to uncertain mechanisms, they may create ambiguity in the transaction. Therefore, transparent information is essential to maintain the Sharia validity of ShopeePay transactions.

The fifth aspect is the avoidance of *maysir*. ShopeePay must ensure that its promotional programs do not contain elements of gambling, speculation, or chance-based rewards. Promotions may be permissible when they are given clearly and fairly, but they may become problematic if users are encouraged to make transactions merely to obtain uncertain rewards. In this context, the platform must design promotional features in a way that does not encourage speculative behavior or excessive consumption.

In terms of *maslahah*, ShopeePay can provide public benefit when it facilitates lawful transactions, increases payment efficiency, supports digital commerce, and improves access to financial services. These benefits are consistent with the spirit of DSN-MUI Fatwa No. 116/DSN-MUI/IX/2017 as long as the platform maintains Sharia compliance.

However, the existence of potential risks means that Sharia compliance should not be understood only as formal approval, but also as continuous supervision over the platform's features and operational mechanisms.

Based on the above analysis, ShopeePay may be considered compatible with the principles of DSN-MUI Fatwa No. 116/DSN-MUI/IX/2017 if it fulfills several conditions. First, the contract between the provider and users must be clearly stated. Second, user funds must be managed securely and not used for unlawful purposes. Third, all fees, promotions, and transaction mechanisms must be transparent. Fourth, features connected to credit or deferred payment must be separated and assessed independently. Fifth, the platform should provide user education regarding Sharia-compliant digital financial transactions.

Thus, ShopeePay has the potential to be used as a Sharia-compliant digital payment instrument, but this potential depends on the clarity of its operational mechanism and the extent to which it avoids prohibited elements. The DSN-MUI fatwa serves as the legal benchmark, while Imam Malik's *maslahah* perspective strengthens the analysis by emphasizing that digital wallet services must generate real benefit, protect users, and prevent harm in society.

Potential Risks and Sharia Compliance Challenges in ShopeePay Transactions

Although ShopeePay provides various benefits as a digital payment instrument, its use still presents several potential risks from the perspective of Islamic law. These risks need to be examined carefully because Sharia compliance in financial technology does not only depend on the existence of a fatwa, but also on how the product is implemented in practice. A digital wallet may provide convenience and efficiency, but it must still avoid elements of *riba*, *gharar*, *maysir*, fraud, injustice, and harm to users.

The first challenge concerns the clarity of contracts in digital transactions. ShopeePay users generally accept terms and conditions through a digital agreement, but many users may not fully understand the legal implications of the agreement. In Islamic law, clarity of contract is essential because the parties must know their rights, obligations, fees, risks, and the status of the funds stored in the platform. If the contract is too technical, difficult to understand, or not clearly explained, it may create uncertainty that can weaken the principle of transparency in Sharia transactions.

The second challenge concerns the management and protection of user funds. As a digital wallet, ShopeePay holds users' electronic money before it is used for transactions. From the perspective of *hifz al-mal*, the platform must ensure that these funds are protected, not misused, and not

placed in activities that contradict Sharia principles. The absence of clear information regarding fund placement and management may raise concerns, especially for Muslim users who wish to ensure that their money is not involved in non-Sharia-compliant financial activities.

The third challenge relates to promotional schemes such as cashback, vouchers, discounts, and reward programs. In principle, promotional benefits may be permissible if they are clear, fair, and do not contain elements of speculation. However, they may become problematic if users are encouraged to make unnecessary purchases merely to obtain uncertain rewards. In such cases, promotions may lead to excessive consumption or behavior close to *maysir* if they depend on chance-based mechanisms. Therefore, ShopeePay's promotional features must be designed transparently and responsibly.

The fourth challenge concerns features related to credit or deferred payment services. Although ordinary ShopeePay balance transactions function as payment facilities, other features connected to installment payments or PayLater services require separate Sharia assessment. If a deferred payment feature includes interest, late payment penalties, or additional charges not justified by Sharia contracts, it may contain elements of *riba*. Therefore, ShopeePay must clearly distinguish between digital wallet services and debt-based financing features so that users are not misled into assuming that all services connected to the platform have the same Sharia status.

The fifth challenge is user literacy. Many users understand ShopeePay only as a practical payment tool without considering the Sharia implications of certain features. This lack of literacy may cause users to unknowingly engage in transactions that are questionable from the perspective of Islamic law. Therefore, user education is necessary, especially regarding the differences between payment services, promotional benefits, credit-based features, and Sharia-compliant financial practices. This is closely related to *hifz al-'aql*, as users need sufficient knowledge to make rational and responsible financial decisions.

The sixth challenge concerns Sharia supervision. Digital financial products evolve rapidly, while regulatory and fatwa-based supervision may not always follow at the same speed. ShopeePay's features may change over time, including new payment methods, merchant partnerships, rewards, or financing schemes. Therefore, Sharia compliance should not be treated as a one-time assessment. Continuous review and supervision are needed to ensure that new features remain consistent with DSN-MUI Fatwa No. 116/DSN-MUI/IX/2017 and broader Sharia principles.

Based on these challenges, the Sharia compliance of ShopeePay requires several improvements. First, the platform should provide clearer and more accessible contract information for users. Second, fund

management should be transparent and secure. Third, promotions should avoid uncertainty, speculative elements, and excessive consumption. Fourth, credit-based features should be assessed separately with appropriate Sharia contracts. Fifth, users should be educated on Sharia digital finance. Finally, ongoing Sharia supervision is needed to ensure that ShopeePay remains aligned with the principles of *maslahah* and the objectives of Islamic law.

Thus, ShopeePay's potential *maslahah* can only be fully realized if its benefits are accompanied by strong safeguards against harm. In Imam Malik's perspective, public benefit must not contradict Sharia principles. Therefore, convenience, efficiency, and accessibility should be balanced with legal clarity, user protection, ethical consumption, and responsible financial governance.

Maslahah-Based Recommendations for ShopeePay Development

Based on the previous analysis, ShopeePay has the potential to provide *maslahah* for users and the wider digital economy. However, this potential must be supported by stronger Sharia-oriented governance. In Imam Malik's perspective, a benefit can be considered valid when it is real, relevant to public needs, and does not contradict Sharia principles. Therefore, ShopeePay should not only emphasize transaction convenience, but also ensure legal clarity, fund security, user protection, and ethical financial behavior.

The first recommendation is to strengthen contract transparency. ShopeePay needs to provide simple and accessible explanations regarding the contractual relationship between users, the platform, and merchants. Information about the status of user funds, transaction fees, service limitations, refund mechanisms, and user rights should be presented in language that is easy to understand. This is important because contract clarity is one of the main requirements in Sharia transactions. Clear contracts reduce the possibility of *gharar* and help users make informed decisions.

The second recommendation is to improve the protection and management of user funds. ShopeePay should ensure that user balances are managed securely and responsibly. From the perspective of *hifz al-mal*, user funds must be protected from misuse, system failure, and non-transparent financial practices. If ShopeePay intends to strengthen its Sharia compliance, it should provide clearer information on how user funds are stored and safeguarded, and ensure that fund management does not involve prohibited elements.

The third recommendation is to separate the analysis of ShopeePay as a payment instrument from credit-based features such as PayLater.

Ordinary digital wallet transactions and deferred payment facilities have different Sharia implications. ShopeePay as a payment tool may be permissible when it is used for lawful transactions and does not contain prohibited elements. However, credit-based features must be assessed independently using appropriate Sharia contracts. This separation is necessary to avoid confusion among users and to prevent the assumption that all features within the platform have the same legal status.

The fourth recommendation is to improve Sharia financial literacy among users. ShopeePay and relevant stakeholders should provide educational information about ethical digital transactions, the prohibition of *riba*, *gharar*, and *maysir*, and responsible consumption. This can be done through in-app information, educational articles, collaboration with Islamic financial institutions, or cooperation with Sharia regulators. User education is important because the benefit of digital finance depends not only on technology but also on users' ability to understand and use it responsibly.

The fifth recommendation is to ensure that promotional schemes remain transparent and ethical. Promotions such as cashback, vouchers, and discounts should be clearly explained, including their terms and conditions. These promotions should not encourage excessive consumption, speculative behavior, or unclear rewards. From the perspective of *maslahah*, promotions are acceptable when they help users reduce costs and support lawful transactions, but they become problematic when they encourage wasteful behavior or create uncertainty.

The sixth recommendation is to strengthen Sharia supervision and periodic evaluation. Digital wallet features develop rapidly, and each new feature may raise different legal implications. Therefore, ShopeePay should be periodically reviewed by competent Sharia authorities or advisory bodies. Continuous Sharia assessment is needed to ensure that the platform remains aligned with DSN-MUI Fatwa No. 116/DSN-MUI/IX/2017 and the objectives of Sharia. This supervision should include contract structures, fund management, promotional schemes, merchant partnerships, and complaint resolution mechanisms.

The seventh recommendation is to align ShopeePay's development with *maqashid al-shariah*. ShopeePay should support *hifz al-mal* by protecting user funds, *hifz al-'aql* by providing clear information and financial education, *hifz al-din* by facilitating lawful transactions, and *hifz al-nafs* and *hifz al-nasl* by supporting responsible household financial management. With this orientation, ShopeePay can move beyond being a mere payment tool and become part of a responsible digital financial ecosystem.

Therefore, ShopeePay's Sharia-compliant development requires an integrated approach involving platform providers, regulators, Sharia authorities, and users. Imam Malik's *maslahah* perspective offers a flexible

but principled framework to guide this development. Through transparent contracts, secure fund management, ethical promotions, user education, and continuous Sharia supervision, ShopeePay can maximize its benefits while minimizing potential harm. This is essential to ensure that digital financial innovation remains consistent with Islamic legal principles and contributes to the growth of Indonesia's Sharia-based digital economy.

Synthesis of ShopeePay, DSN-MUI Fatwa, and Imam Malik's Maslahah

Based on the previous discussion, ShopeePay can be understood as a digital payment instrument that provides several practical benefits for users, particularly in terms of transaction efficiency, accessibility, and support for digital commerce. These benefits indicate that ShopeePay has potential *maslahah*, especially when it facilitates lawful transactions, protects users' funds, and supports economic activities in a transparent and secure manner.

However, the existence of *maslahah* does not automatically make all features related to ShopeePay Sharia-compliant. In Imam Malik's perspective, *maslahah* must be consistent with Sharia principles and must not lead to harm. Therefore, the benefits of ShopeePay must be assessed together with its potential risks, including unclear contracts, non-transparent fund management, excessive promotional practices, and credit-based features that may contain elements of *riba* if not structured properly.

DSN-MUI Fatwa No. 116/DSN-MUI/IX/2017 provides the normative foundation for assessing electronic money from a Sharia perspective. The fatwa emphasizes the importance of lawful contracts, transparency, user protection, and the avoidance of *riba*, *gharar*, and *maysir*. Imam Malik's *maslahah* framework strengthens this assessment by emphasizing that digital payment services must not only be formally compliant, but also generate real benefit and prevent harm for society.

Thus, ShopeePay may be considered compatible with Sharia principles when it functions strictly as a transparent and secure payment instrument. Its compatibility becomes stronger when the platform provides clear contract information, protects user funds, ensures lawful transaction purposes, and educates users about responsible digital finance. Conversely, features involving deferred payments, unclear rewards, or speculative promotional mechanisms require separate and stricter Sharia evaluation.

In this sense, ShopeePay's position is conditional. It cannot be judged as entirely compliant or non-compliant without examining each feature and mechanism. The ordinary payment function may contain *maslahah*, while other features such as PayLater or unclear promotional schemes may raise Sharia concerns. Therefore, a feature-based analysis is necessary to ensure

that each component of the platform is aligned with DSN-MUI fatwa provisions and the objectives of Islamic law.

Overall, Imam Malik's *maslahah* approach provides a balanced framework for evaluating ShopeePay. It recognizes the benefits of financial technology while requiring safeguards against harm. This approach is relevant for contemporary *fiqh muamalah* because it allows Islamic law to respond to technological innovation without neglecting the principles of justice, transparency, and public welfare.

Conclusion

This study concludes that ShopeePay, as a digital wallet used in Indonesia, has the potential to provide *maslahah* in modern financial transactions. Its benefits can be seen in transaction efficiency, ease of payment, wider access to digital services, and support for online economic activities. From the perspective of Imam Malik's *maslahah*, these benefits may be accepted as long as they do not contradict Sharia principles and do not lead to harm for users.

Based on DSN-MUI Fatwa No. 116/DSN-MUI/IX/2017, electronic money is permissible when it is based on clear contracts, provides lawful benefits, protects user funds, and avoids prohibited elements such as *riba*, *gharar*, and *maysir*. In this regard, ShopeePay can be considered compatible with Sharia principles when it functions as a transparent and secure payment instrument for lawful transactions. However, its Sharia compliance cannot be generalized to all features connected to the platform. Features such as PayLater, deferred payments, promotional schemes, and reward programs require separate and more careful analysis because they may contain different legal implications.

Imam Malik's *maslahah* framework provides a relevant approach for evaluating ShopeePay because it balances technological benefit with Sharia safeguards. Through this framework, ShopeePay should not only be assessed from its formal compliance with fatwa provisions, but also from its ability to protect users, ensure contract clarity, prevent financial harm, and support responsible consumption. Therefore, ShopeePay's *maslahah* is conditional; it depends on the clarity of contracts, transparency of fund management, security of transactions, ethical promotion mechanisms, and continuous Sharia supervision.

This study recommends that ShopeePay and relevant stakeholders strengthen contract transparency, improve user fund protection, separate ordinary digital wallet services from credit-based features, and enhance Sharia financial literacy among users. Periodic Sharia evaluation is also needed to ensure that new features remain aligned with DSN-MUI Fatwa No. 116/DSN-MUI/IX/2017 and the objectives of Islamic law. By

implementing these measures, ShopeePay can contribute more effectively to the development of a Sharia-compliant digital financial ecosystem in Indonesia.

As a library-based study, this research is limited to conceptual and normative analysis. It does not include empirical data from ShopeePay users, regulators, or platform managers. Therefore, future research may conduct field studies or user surveys to examine Muslim consumers' understanding, perceptions, and experiences regarding the Sharia compliance of ShopeePay and other digital wallet services.

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