

The Integration of Sharia Smart Contracts into the Regulation of Collecting Money or Goods, as a Solution to Synchronize the Provisions of the Indonesian Ulema Council Through MUI Fatwa No. 66/2022 Concerning Disaster Fundraising Practices on Social Media

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Abstract: This study discusses the integration of sharia smart contracts into the Collection of Money or Goods (PUB) regulations as a solution to synchronize the provisions of the Indonesian Ulema Council through MUI Fatwa No. 66/2022 on disaster fundraising practices on social media. The rapid growth of digital donations often raises issues of transparency, accountability, and compliance with sharia principles. On the other hand, the Regulation of Money and Goods Collection (PUB) requires updates to keep pace with the development of blockchain-based technologies. This study uses a normative qualitative approach by analyzing regulations, fatwas, and digital fundraising practices in Indonesia. The results show that the integration of sharia smart contracts can be an automated mechanism that ensures funds are distributed according to sharia contracts, objectives, and principles in a transparent and documented manner. This system allows contract verification, real-time reporting, and restrictions on the use of funds to comply with the provisions of MUI Fatwa No. 66/2022. Thus, this integration has the potential to increase public trust, strengthen the governance of disaster fundraising, and create harmony between PUB 2026 regulations and sharia principles in the digital ecosystem

Keywords: Sharia Smart Contracts, MUI Fatwa No. 66/2022, Disaster Fundraising, Blockchain Transparency.

INTRODUCTION

Digital transformation has driven significant changes in the philanthropic practices of the Indonesian people. Fundraising that was previously carried out conventionally has now shifted to social media through live streaming features, viral content, and crowdfunding platforms. This phenomenon allows donation collection to take place quickly and reach the wider community, especially when natural disasters or humanitarian crises occur. Behind this convenience arise various legal issues, such as fictitious donation campaigns, manipulation of beneficiary identities, lack of transparency in the use of funds, and weak supervision after funds are successfully raised. This condition shows that digital fundraising governance requires a mechanism that is able to ensure accountability from the fundraising process to the distribution of funds. Juridically, the practice of collecting funds in Indonesia is regulated in Law Number 9 of 1961 concerning the Collection of Money or Goods (PUB) which was then implemented through the Regulation of the Minister of Social Affairs Number 8 of 2021 concerning the Implementation of the Collection of Money or Goods. Both regulations focus on aspects of licensing, reporting, administrative supervision, and community protection of fundraising organizers. Meanwhile, from the perspective of Islamic law, MUI Fatwa Number 66 of 2022 provides guidelines regarding the use of zakat assets for disaster management. The fatwa emphasizes that zakat funds can be used for mustahik that meet sharia provisions, while disaster management needs that cannot be financed through zakat can use infak funds, alms, and other religious social funds. Thus, this fatwa does not regulate all forms of digital donations, but rather becomes an ethical basis for the collection of sharia-based social funds.

The main problem lies in the lack of a mechanism that is able to integrate state law compliance with sharia compliance automatically. PUB regulations are oriented towards administrative legality, while MUI Fatwa is oriented towards the value of trust, justice, transparency, and benefits. As a result, the process of verifying donation destinations, beneficiary identities, and the use of funds is still highly dependent on manual reporting. The development of blockchain technology offers a solution through sharia smart contracts, namely digital contracts that are able to execute certain provisions automatically after the agreed conditions are met. In the context of disaster fundraising, smart contracts are not

intended to replace positive laws or fatwas, but rather become a governance instrument that translates sharia law provisions and principles into a transparent and auditable digital mechanism.

Social media platforms like TikTok have proven to be effective in supporting digital philanthropic campaigns. By leveraging engagement-based algorithms, emotionally compelling narratives, live streaming features, and collaborations with influencers, fundraising campaigns can reach a wider audience and significantly increase the number of donations (Koswara, 2025). Nevertheless, challenges remain, such as the risk of a lack of transparency in information, difficulties in measuring the effectiveness of donations directly, and the potential for campaigns to be misused for inappropriate purposes. Therefore, a more systematic strategy is needed to ensure campaign credibility and maintain transparency in the distribution of funds (Koswara, 2025).

This situation is of great concern, especially in Indonesia, a country with the largest Muslim population in the world that considers Sharia principles as one of the moral foundations of digital economic and social activities. In the context of Islamic law in Indonesia, the Indonesian Ulema Council (MUI), through MUI Fatwa No. 66 of 2022, has decided that zakat funds can be used for disaster relief, with the following conditions:

Distribution of zakat funds directly to mustahiq, provided that the recipient falls into one of the categories of zakat recipients (asnaf). Distribution of zakat funds for the public interest, provided that the beneficiaries fall under the category of 'asnaf sabilillah'. Any need for disaster prevention, such as facilitator fees for education, support, and disaster management planning, which cannot be met from zakat funds, can be met from other socio-religious funds (Indonesia et al., 2022).

The MUI has issued guidelines regarding the provisions for digital-based social and humanitarian fundraising to ensure compliance with Sharia principles, especially related to trust, transparency, clarity of contracts, and responsible fund management. This is in line with the provisions of the 2026 Fundraising and Collection of Goods (PUB) regulations regulated in Law No. 9 of 1961 concerning the Collection of Money or Goods. The term 'collection of money or goods' in this law refers to any effort to obtain money or goods for development in the fields of social welfare, mental/religious/spiritual welfare, physical welfare, and culture (PPATK, 2022).

However, the implementation of this fatwa in the practice of fundraising on social media still faces challenges, as most digital platforms do not have an automated monitoring system that is able to ensure Sharia compliance in real time. As a result, there are still cases of non-transparent fundraising practices, manipulation of information, and lack of clarity regarding the distribution of funds to beneficiaries.

Based on this description, this study aims to analyze the integration model of sharia smart contracts in Indonesian PUB regulations as an effort to harmonize MUI Fatwa Number 66 of 2022 on disaster fundraising practices on social media.

METHODS

This study uses a normative legal research methodology, which treats law as a norm or rule that applies in society. Normative legal research is conducted by examining various primary, secondary, and tertiary legal materials relevant to the research subject. In this study, the main legal materials include the MUI Fatwa No. 66 of the Indonesian Ulema Council of 2022 concerning the Utilization of Zakat Assets for Disaster Mitigation and Their Impacts, the PUB 2026 regulation, as well as legal provisions related to digital fundraising and blockchain technology. Secondary legal reports were obtained from scientific journals, books, academic articles, and previous research that discussed blockchain, Sharia-compliant smart contracts, Sharia digital financing, and technology-based donation management. The approaches used in this study include: The legal approach, which involves examining the PUB 2026 regulations and legal provisions related to digital fundraising. Conceptual approach, which involves examining blockchain concepts, Sharia smart contracts, digital transparency, and maqasid al-sharia. Case or policy approach, which involves analyzing disaster fundraising practices through social media and their relevance to MUI Fatwa No. 66 of 2022. The methodology of collecting legal materials involves library research, examination of relevant legal documents, fatwas, scientific journals, and academic literature. Furthermore, a qualitative-descriptive analysis is carried out, interpreting legal norms, Sharia

principles, and the development of blockchain technology to formulate a Shariah-compliant smart contract integration model into social media-based disaster fundraising.

RESULTS AND DISCUSSION

The Difference Between Law of the Republic of Indonesia No. 9 of 1961 Concerning the Collection of Money or Goods, and MUI Fatwa No. 66/2022 Regarding Disaster Fundraising on Social Media.

A study (Hasibuan et al., 2025) shows that fundraising on social media is legally classified as the collection of money or goods, as regulated by Law No. 9 of 1961. The legality of the practice of fundraising on social media by individuals is conditional, depending on compliance with the categories of exceptions recognized by law and the application of voluntary principles and transparency. The study also found that there is a gap between formal licensing requirements for organizations and the widespread practice of individual crowdfunding on social media; Therefore, it is necessary to strengthen regulations, protect donors, and establish effective oversight mechanisms to prevent misuse of funds (Alam et al., 2022). This gap becomes even more apparent when compared to MUI Fatwa No. 66 of 2022, which not only emphasizes legal aspects but also regulates Sharia principles such as trust, transparency, accountability, clarity of fundraising objectives, and the obligation to distribute funds in accordance with their intended purpose. In other words, government regulations are more oriented towards administrative and licensing aspects, while MUI Fatwa No. 66/2022 emphasizes aspects of ethics and Sharia compliance in disaster fund management.

As a result, there are differences between the Public Offering Regulation and MUI Fatwa No. 66/2022, especially regarding the transparency mechanism and supervision of the use of funds after the funds have been successfully collected. This gap is the basis for the need to integrate Sharia smart contracts into the 2026 regulations as an instrument that is able to ensure legal compliance and Sharia compliance in disaster fundraising through social media. Other research has also shown that blockchain systems and smart contracts can increase transparency through permanent, distributed, and change-resistant transaction records. Smart contracts strengthen accountability by automating the execution of contracts in accordance with Sharia principles, thereby reducing the risk of moral hazard and administrative errors. (WARDANI ET AL., 2025), in a systematic review of smart contracts in Islamic finance, explains that blockchain increases transparency through immutable transaction records, while smart contracts strengthen accountability by automating the execution of contracts in accordance with Sharia principles. In addition, the use of smart contracts can also reduce the risk of moral hazards and administrative errors that often occur in conventional social fund management.

These findings are supported by research by Rizky and Dirgahayu (2025), which shows that low levels of transparency and accountability remain a major issue in the digital philanthropic sector in Indonesia. Their research found that the majority of respondents consider tracking the use of funds as a key factor in building public trust in crowdfunding platforms. The implementation of blockchain is seen as able to increase transparency, as the entire transaction flow can be openly tracked by stakeholders. In addition, Tofer et al. (2026) explained that smart contracts allow the disbursement of funds to be carried out based on predetermined terms and conditions, so that funds can only be released after all requirements are met. This mechanism creates an automated monitoring system that is more effective than the manual reporting model traditionally used in conventional crowdfunding practices. Thus, the integration of Sharia smart contracts into the 2026 regulations not only serves as a technological innovation but also as a regulatory instrument that is able to align national legal provisions with Sharia principles. This integration has the potential to create a more transparent, accountable, trustworthy, and community-welfare-oriented ecosystem.

The Potential of Sharia Smart Contracts as an Instrument for the Harmonization of PUB and Fatwa Regulations of the MUI Fatwa No. 66/2022

(Sulistiawati et al., 2023) shows that the regulations governing fundraising on social media in Indonesia are no longer adequate to regulate the current development of philanthropic activities, nor are they sufficient to address the level of legal responsibility of the parties involved in the implementation of electronic fundraising in a donation-based crowdfunding system. Therefore, regulations regarding the

implementation of social fundraising need to be reviewed from a legal perspective to provide legal guarantees and protection to the public. This analysis shows that the implementation of Sharia smart contracts can bridge the gap between legal law and Sharia principles in social media-based disaster fundraising. Sharia smart contracts allow all contract terms, intended use of funds, and aid distribution mechanisms to be automatically encoded into a blockchain-based system. Through this mechanism, the funds raised can only be disbursed if the conditions specified in the contract are met. Therefore, the principles of trust, transparency, and accountability as stipulated in MUI Fatwa No. 66/2022 can be applied automatically without completely relying on human supervision.

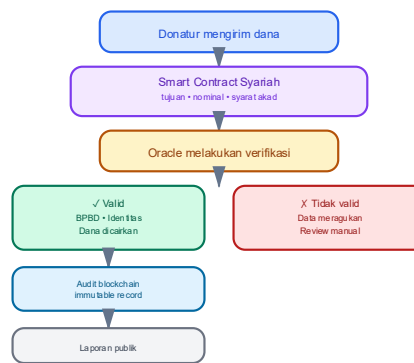
These findings support the theory of contract automation, which states that blockchain technology can reduce the risk of moral hazard and information asymmetry in digital transactions. The results of this study are also consistent with studies by Ahmed (2023) and Hasan (2024), which found that Shariah-compliant smart contracts can improve adherence to Islamic muamalah principles. Muamalah in Islam offers a different approach by emphasizing the values of justice, transparency, and social responsibility. Basic principles such as the prohibition of *riba* (interest), *gharar* (uncertainty), and the importance of honesty and fairness in transactions aim to create an ethical and sustainable economic system. The prohibition of usury, for example, aims to prevent economic exploitation and ensure that profits come from real efforts, not from injustice in lending. In addition, the principle of transparency in muamalah demands openness and clarity in every transaction to avoid fraud and misunderstandings. This not only protects the rights of the parties involved but also builds trust and integrity in economic relations. The principle of fairness in transactions ensures that all parties receive equal rights and prevents economic exploitation or oppression.

The Role of Sharia Smart Contracts In Aligning Mui Fatwa No. 66 of 2022 With Standard Pub Regulations

The findings of the Action 2026 research show that one of the main challenges in managing disaster relief funds through social media is the lack of mechanisms that are able to ensure compliance with Sharia provisions while meeting national regulatory requirements. (Zulkifli et al., 2025) MUI Fatwa No. 66 of 2022 emphasizes that zakat funds and religious social funds can be used for disaster response as part of efforts to realize community welfare and help disaster victims. The fatwa also emphasizes the importance of distributing funds to those who are entitled to receive assistance in accordance with Sharia principles. Meanwhile, public regulations are more oriented towards legality, licensing, and administrative supervision. As a result, there is a significant gap between normative Sharia provisions and the technical implementation of fund management in this area. The findings of the study suggest that Sharia smart contracts can serve as a synchronization mechanism between these two systems. (Pamungkas et al., 2024) Through smart contracts, the provisions in the fatwa can be translated into a digital code that automatically regulates the process of collecting and disbursing funds.

For example, the funds collected cannot be disbursed until certain conditions are met, such as verification of the identity of aid recipients, validation of disaster needs, and approval from the relevant authorities. This mechanism allows the principles of trust and fairness to be applied more effectively than manual reporting systems that are vulnerable to data manipulation. Thus, the integration of Sharia smart contracts bridges the gap between state law and Islamic law. (Mafike & Mawela, 2026) Public regulation provides legal certainty for fundraising activities, while the MUI's fatwa provides an ethical foundation and ensures Sharia compliance. The combination of the two through blockchain technology results in a governance system that is more transparent, accountable, and adaptable to the development of digital technologies.

The Sharia Smart Contract Operational Model in Disaster Fundraising is as follows:



The implementation of this model also provides an opportunity for the establishment of a layered oversight system involving various stakeholders. In conventional schemes, the oversight process is generally conducted after funds have been collected and disbursed, meaning that potential irregularities can only be identified after an audit has been conducted. (Niftiyev, 2025) In contrast, the use of blockchain allows for ongoing oversight from the time the funds are received until the funds are disbursed to the beneficiaries. Every transaction recorded on the blockchain network can be easily traced, increasing transparency and facilitating the verification process by Sharia regulators and regulatory bodies.

Additionally, the implementation of Shariah-compliant smart contracts can strengthen public trust in digital fundraising platforms. Trust is a crucial factor in the success of crowdfunding, especially in disaster relief fundraising, which requires a quick response and significant public participation. (Indonesian Ministry of Finance, 2026) When donors can directly monitor the use of funds and are confident that they are being disbursed according to set goals, public participation is likely to increase. This, in turn, can expand fundraising capacity to help disaster victims more effectively.

In the context of the development of a national legal system, the integration of blockchain technology with Sharia principles also signals a shift towards a regulatory approach that is more adaptive to the development of the digital age. Regulation no longer serves only as a control mechanism, but also serves as a means to encourage innovation while remaining focused on public protection. Therefore, the successful implementation of this model requires comprehensive policy support, including regulations regarding data security standards, digital asset governance, and dispute resolution mechanisms that may arise from the use of smart contracts. (Hasibuan et al., 2025)

Thus, Sharia smart contracts not only serve as a technological tool, but also as a governance instrument capable of strengthening the synergy between Sharia values, modern regulatory requirements, and the demands of public transparency. (Masduki & Wendratama, 2025) Their existence has the potential to be the basis for the development of more trustworthy, efficient, and sustainable disaster crowdfunding systems in the future.

Integration of Sharia-Compliant Smart Contracts Into the Public Utilities Regulation 2026 as a Solution for the Future

The findings of the study show that the integration of Shariah-compliant smart contracts into the 2026 Public Regulation has the potential to be a new model for more effective governance of disaster fundraising than conventional systems. These findings are based on the fact that various cases of misuse of crowdfunding funds in Indonesia often occur due to weak supervision, lack of transparency, and limited audit mechanisms of funds raised. Hasibuan et al. (2026) stated that strengthening regulations, donor protection, and effective oversight mechanisms are urgent needs for the development of digital crowdfunding in Indonesia. In the proposed model, the entire fundraising process is carried out through a platform connected to the blockchain. Each donation is recorded automatically and cannot be changed by any party. In addition, funds can only be disbursed once all the conditions specified in the smart contract have been met. This system not only improves the efficiency of supervision but also minimizes the possibility of misuse of funds.

From a Sharia perspective, this model is also consistent with the principles of trust, justice, and blessing in muamalah. Siregar et al. (2024) emphasize that transactions conducted in accordance with the principles of honesty and fairness will create mutually beneficial relationships and provide broader social benefits. Therefore, the use of smart contracts can be seen as a form of modernization of muamalah instruments that remain faithful to Sharia values. The final analysis of this study shows that the integration of Sharia smart contracts into the 2026 Public Regulation is not only a technical solution to the challenges of digital crowdfunding oversight, but also a strategic step towards harmonization between state regulations, Sharia principles, and technological advancements. This model has the potential to become a future legal framework for transparent, accountable, and community-benefit-oriented governance of disaster fundraising. (Niftiyev, 2025)

In addition to transparency and accountability, the implementation of Sharia smart contracts in the PUB 2026 Regulation also opens up opportunities to create a more participatory supervisory system. Through blockchain technology, all stakeholders—including regulators, platform operators, Sharia auditors, and the public as donors—can access real-time information about the collection and distribution of funds, according to their respective levels of authority. (Zulkifli et al., 2025) This transparency of information will increase public trust in disaster crowdfunding platforms, which often face challenges in the form of public skepticism regarding the management of disbursed funds. A high level of trust can ultimately encourage increased public participation in digital philanthropy.

In addition, the integration of Shariah-compliant smart contracts also allows the implementation of an automated reporting mechanism that is more efficient than conventional systems. Each transaction that occurs generates a digital footprint that is permanently stored, thus facilitating the audit and evaluation process. This can reduce the monitoring costs that have been incurred by management bodies and regulators. As a result, the available resources can be allocated more optimally to support disaster response and recovery of affected communities. In terms of regulation, the PUB Regulation 2026 has the opportunity to become a legal instrument that is adaptable to developments in blockchain financial technology. The introduction of provisions that specifically regulate the use of smart contracts can provide legal certainty for crowdfunding platform operators while protecting the rights of donors. This kind of legal certainty is very important to prevent disputes related to the use of funds, violations of digital contracts, or abuse of authority by certain parties. Therefore, the establishment of comprehensive regulations must be accompanied by operational standards, Sharia certification mechanisms, and clear technical guidelines regarding the implementation of smart contracts in disaster fundraising. (Pamungkas et al., 2024)

However, the implementation of this model still faces a number of challenges, such as digital infrastructure readiness, public technology literacy, and the need for harmonization between positive law and Sharia law. (Nainggolan, 2025) Therefore, collaboration is needed between the government, financial authorities, Sharia institutions, academics, and technology developers to ensure that the implementation of Sharia smart contracts can run effectively. With adequate ecosystem support, this model has the potential to become a sustainable innovation that can improve disaster crowdfunding governance in Indonesia while strengthening the country's position in the development of the Sharia digital economy in the future.

CONCLUSION

The study shows that the rapid growth of disaster fundraising through social media has created significant challenges related to legal certainty, transparency, accountability, and Sharia compliance in Indonesia. The findings reveal that the existing regulations governing public fundraising are still largely oriented to conventional fundraising mechanisms and have not fully accommodated the characteristics of digital crowdfunding practices. As a result, there is a regulatory gap between formal legal requirements and the reality of social media-based fundraising activities. Further research found that the principles of muamalah, particularly transparency (*al-shafafiyah*), trust (*amanah*), justice (*'adl*), and public interest (*maslahah*), provide a strong normative basis for digital fundraising governance. These principles are in line with the goals of MUI Fatwa No. 66 of 2022, which emphasizes the proper management and distribution of social funds for disaster mitigation and humanitarian assistance.

However, the practical application of these principles remains limited by limited monitoring mechanisms and the absence of an automated compliance system. Therefore, governance innovations that are able to integrate legal, technological, and Sharia compliance aspects simultaneously are needed. The introduction of blockchain-based systems supported by smart contracts has the potential to be a solution to increase transparency, strengthen supervision, and ensure that the process of collecting and disbursing funds is carried out in accordance with applicable regulations.

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