



RESEARCH ARTICLE

A Fiqh Muamalah Analysis of Contractual Practices in the E-Bekal Payment System at Nurul Jadid Islamic Boarding School

Hurriyatus Sa'idah ^{1*} | Nurul Huda ²

^{1,2} Islamic Economics Study Program, Faculty of Islamic Studies, Universitas Nurul Jadid, Probolinggo Regency, East Java, Indonesia.

Correspondence

¹ Islamic Economics Study Program, Faculty of Islamic Studies, Universitas Nurul Jadid, Probolinggo Regency, East Java, Indonesia. Email. hurriyatussaidah1@gmail.com.

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Universitas Nurul Jadid.

Abstract

This study examines the implementation of contracts within the E-Bekal digital payment system used by students at Nurul Jadid Islamic Boarding School from the perspective of fiqh muamalah. The rapid development of Sharia-based financial technology in Islamic boarding schools has encouraged the adoption of cashless payment systems; however, previous studies have predominantly focused on digitalization effectiveness, consumer behavior, and financial management, while limited attention has been given to the analysis of multi-contract practices embedded in pesantren-based digital payment systems. This research therefore addresses the gap by specifically analyzing the integration of wadi'ah, bai', and wakalah contracts within the E-Bekal platform. This study employs a qualitative approach using a case study design. Data were collected through in-depth interviews, observations, and documentation involving system administrators, cooperative officials, student guardians, and student users. The findings reveal that the operational mechanism of E-Bekal consists of balance top-ups by guardians, digital fund storage, and payment transactions within the pesantren business units. These practices reflect the application of wadi'ah in the deposit and storage of funds, bai' in purchasing transactions, and wakalah in the management of the payment system. The study further finds that the integration of these contracts forms a Sharia-compliant digital financial ecosystem that promotes transparency, financial control, and transaction efficiency while remaining free from elements of riba and gharar. The novelty of this study lies in its comprehensive fiqh muamalah analysis of a pesantren-based digital payment ecosystem through a multi-contract approach. Academically, this study contributes to the development of Sharia fintech discourse, particularly regarding the adaptation of Islamic commercial law within contemporary digital payment systems in Islamic educational institutions.

Keywords

Fiqh Muamalah; Digital Payment System; E-Bekal.

1 | INTRODUCTION

The rapid development of digital technology has significantly transformed economic and financial activities in Indonesia, particularly in payment transaction systems that are increasingly shifting from conventional cash-based mechanisms toward digital payment platforms supported by financial technology (fintech). Digital payment systems offer efficiency, speed, transparency, and convenience in transaction activities, thereby encouraging the broader adoption of cashless transactions across various sectors of society (Aji *et al.*, 2023; Hasan *et al.*, 2024). The increasing use of electronic money and fintech services also reflects the acceleration of Indonesia's digital economy ecosystem, which continues to expand alongside the advancement of information technology and internet accessibility.

Within the educational sector, Islamic boarding schools (pondok pesantren) have gradually begun adopting digital financial systems as part of institutional modernization efforts. Pesantren are no longer positioned solely as traditional Islamic educational institutions but also as socio-economic institutions required to adapt to contemporary technological developments. The implementation of digital financial services in pesantren environments is considered capable of improving financial literacy, strengthening transparency, and facilitating systematic financial supervision for students and administrators (Umam *et al.*, 2023). Digitalization also enables pesantren institutions to establish more accountable financial management systems while maintaining Islamic ethical values and principles of *fiqh muamalah*.

One form of financial digitalization within the pesantren environment is the implementation of the E-Bekal platform at Nurul Jadid Islamic Boarding School. E-Bekal functions as a cashless payment system that enables students to conduct digital transactions within pesantren business units using electronic balances integrated into the institutional financial system. Through this platform, parents or student guardians can transfer balances digitally while monitoring students' expenditures in real time. Internal administrative reports from the E-Bekal management unit indicate that, as of December 2024, the platform had more than 1,500 active users with approximately 300 daily transactions across several pesantren business units. The implementation of E-Bekal has also increased cashless transaction activity from around 20% to more than 70% in several pesantren regions, including Al-Hasyimiyah, Az-Zainiyah, and the central male region.

The increasing use of digital payment systems within pesantren environments aligns with the Unified Theory of Acceptance and Use of Technology (UTAUT), which explains that perceived usefulness, ease of use, and security are important determinants influencing technology adoption behavior. In educational institutions, digital financial systems are not merely technological tools but also instruments supporting more effective financial governance and supervision. Digital transaction systems allow pesantren administrators to systematically monitor financial activities while helping parents supervise students' consumption patterns remotely.

Prior to the implementation of E-Bekal, student financial management at Nurul Jadid Islamic Boarding School was conducted manually through the Student Allowance Savings (SBS) system using Microsoft Excel since July 2020. However, the increasing complexity of financial transactions encouraged the pesantren to launch the E-Bekal card officially on November 1, 2020, in collaboration with Bank BNI Syariah, which later merged into Bank Syariah Indonesia. Currently, the pesantren actively cooperates with Bank Jatim as the primary institutional partner in managing digital savings and integrated payment systems within the E-Bekal ecosystem. This transition demonstrates the pesantren's effort to establish a more structured, transparent, and accountable financial management system.

The digitalization of financial systems has also been implemented in various other Islamic boarding schools using different technological approaches. Several pesantren have developed e-money and RFID-based systems to support digital transactions and student financial supervision. For example, digital financial innovations such as e-BMS, E-Maal, E-Mumtaz, and E-Santri illustrate that pesantren institutions are increasingly adaptive toward technological transformation and fintech integration within Islamic educational environments (Rofiki, 2023; Halili, 2023). Furthermore, recent studies emphasize that the integration of digital payment systems within pesantren institutions contributes not only to financial efficiency but also to the broader development of institutional digital ecosystems.

Beyond technological aspects, the implementation of E-Bekal is important to examine from the perspective of *fiqh muamalah* because the system involves multiple interconnected Islamic contracts operating simultaneously within one digital transaction mechanism. The operational practices of E-Bekal reflect the implementation of several contracts, including *bai'* (sale and purchase), *wadi'ah* (deposit), and *wakalah* (agency). In contemporary Islamic financial systems, digital transactions are permissible as long as they avoid prohibited elements such as *riba*, *gharar*, and *maisir* while maintaining fairness, transparency, and legal certainty among contracting parties (Khakim, 2025).

Several previous studies have discussed digital financial systems in pesantren environments from different perspectives. Umam *et al.* (2023) focused on the role of pesantren in improving digital financial literacy, while Halili (2023) examined the implementation of e-money systems within pesantren environments as part of payment system transformation. Rofiki (2023) analyzed the digitalization of Baitul Mall Santri through e-BMS systems, emphasizing financial integration and institutional modernization. Other studies have discussed digital payment automation systems and integrated financial platforms within Islamic educational institutions (Nurnawati *et al.*, 2025; Hudawi *et al.*, 2025).

Nevertheless, previous studies generally focus on technological implementation, financial efficiency, or digital literacy aspects. Existing research has not specifically examined the integration of multiple contracts within the E-Bekal

platform from a comprehensive fiqh muamalah perspective. In particular, discussions regarding how wadi'ah, bai', and wakalah contracts operate simultaneously within a pesantren-based digital ecosystem remain limited. Furthermore, issues related to balance storage, institutional responsibility, digital transaction legality, and the adaptation of classical Islamic contracts within modern fintech systems have not been sufficiently analyzed in prior studies.

This gap demonstrates the importance of conducting a more specific analysis of E-Bekal as a Sharia-based digital payment system within Islamic educational institutions. Unlike previous studies, this article positions E-Bekal not merely as a technological innovation but as a multi-contract financial ecosystem integrating Islamic legal principles with contemporary digital transaction practices. The novelty of this study lies in its comprehensive analysis of the contractual structure underlying E-Bekal operations and its contribution to the development of adaptive fiqh muamalah discourse within the context of pesantren digitalization.

Based on this background, this study aims to analyze the implementation of contracts within the E-Bekal platform from the perspective of fiqh muamalah. Specifically, this study addresses three research questions: (1) how is the operational mechanism of the E-Bekal system implemented within the pesantren environment; (2) what forms of contracts are applied within the E-Bekal transaction system; and (3) to what extent do these contractual practices conform to the principles of fiqh muamalah. This study is expected to contribute theoretically and practically to the development of Sharia-based digital payment systems within Islamic boarding schools.

2 | METHOD

This study employed a qualitative approach with a descriptive case study design to analyze the implementation of contracts within the E-Bekal digital payment platform at Nurul Jadid Islamic Boarding School. A qualitative approach was selected because the research aimed to understand comprehensively the practices, meanings, and dynamics of Sharia-based digital transactions within the pesantren environment, particularly regarding the implementation of fiqh muamalah principles in daily financial activities. The case study design enabled the researcher to explore the operational mechanisms of E-Bekal within its natural institutional setting and to capture the interaction between technological practices and Islamic legal values (Fadli, 2021).

The research was conducted from October 2024 to January 2025 in several regions of Nurul Jadid Islamic Boarding School where the E-Bekal system has been actively implemented, including the Az-Zainiyah region, Al-Hasyimiyah region, and the central male students' region. Informants were selected using purposive sampling based on their direct involvement and understanding of the E-Bekal system. The study involved 14 informants consisting of: (1) three central E-Bekal administrators, (2) two regional E-Bekal operators, (3) two cooperative administrators, (4) three parents or guardians of students, and (5) four students actively using the E-Bekal system. The selection criteria included individuals who had used or managed the system for at least six months and were actively involved in digital transaction activities within the pesantren environment.

Data collection was conducted through three primary techniques: observation, in-depth interviews, and documentation. Observations were carried out directly in pesantren business units, such as cooperatives and cafeterias, to examine transaction practices and the operational use of E-Bekal cards. Semi-structured interviews were conducted face-to-face using open-ended interview guidelines to allow informants to explain their experiences, perceptions, and understanding regarding the implementation of bai', wadi'ah, and wakalah contracts within the system. Each interview lasted approximately 45–90 minutes and was audio-recorded with participants' consent. Documentation techniques included the analysis of transaction records, E-Bekal operational guidelines, internal administrative reports, institutional cooperation documents with Bank Jatim, and system usage reports related to digital transactions within the pesantren.

Data analysis was conducted iteratively using the interactive model of Miles, Huberman, and Saldaña, consisting of data condensation, data display, and conclusion drawing. First, interview transcripts, field notes, and documents were transcribed and organized systematically. Second, the researcher conducted open coding to identify important themes related to digital transaction mechanisms, contract implementation, transparency, transaction control, and Sharia compliance. The coding process was followed by axial coding to connect categories and identify relationships between technological practices and fiqh muamalah principles, particularly concerning wadi'ah, bai', and wakalah contracts. The categorized data were then interpreted descriptively to formulate analytical findings regarding the implementation of Sharia contracts within the E-Bekal ecosystem.

To ensure data validity and reliability, this study applied source triangulation and technique triangulation. Source triangulation was conducted by comparing information obtained from administrators, students, guardians, and cooperative managers, while technique triangulation compared findings from interviews, observations, and documentation. In addition, member checking was conducted by reconfirming several interview findings with selected informants to ensure the accuracy of interpretation. The researcher also maintained field notes and an audit trail throughout the research process to improve transparency and consistency in data interpretation (Rahardjo,

2017).

Considering that this research involved students within an Islamic boarding school environment, ethical considerations were carefully applied throughout the study. Prior to data collection, the researcher obtained permission from the pesantren authorities and informed all participants regarding the purpose of the research, voluntary participation, confidentiality of information, and the right to withdraw from the study at any stage. The identities of participants were anonymized to protect privacy, particularly for student informants involved in interviews and observations.

3 | RESULTS AND DISCUSSION

3.1 Results

3.1.1 Operational Mechanism of the E-Bekal Platform

The findings show that the E-Bekal platform functions as a digital payment system that supports students' daily financial transactions within Nurul Jadid Islamic Boarding School. The operational mechanism begins with the top-up process conducted by students' guardians through a virtual account integrated with Bank Jatim. The transferred funds are then converted into digital balances recorded in the E-Bekal system and subsequently used by students for transactions in pesantren business units such as cooperatives, cafeterias, and student service stores. Based on field observations, digital transactions using E-Bekal significantly accelerate payment processes compared to conventional cash transactions. Students only need to tap their student cards linked to the system to complete transactions. Nahrawi, Head of the E-Bekal Unit, explained: "All student transactions are automatically recorded in the system. Parents can monitor expenditures, and administrators can supervise the circulation of funds more transparently." Similarly, Yahya, General Administrator of E-Bekal, stated: "Before E-Bekal, financial recording was still manual and often difficult to monitor. Now, every transaction is digitally integrated and easier to evaluate."

Interview findings also indicate that E-Bekal reduces the risk of losing cash among students. Alif Nufrianto, one of the student users, explained: "Using E-Bekal is more practical because we no longer need to carry cash everywhere. Transactions become faster and safer." In addition, the system strengthens financial supervision by parents. According to Sahroni, Service Administrator of E-Bekal: "Parents can directly top up balances remotely and monitor students' spending patterns through the system." Administrative data from the E-Bekal management unit (2024) indicate that the system had more than 1,500 active users with an average of 300 daily transactions. The implementation of E-Bekal also increased cashless transactions from approximately 20% to over 70% in several pesantren regions. However, differences in user adoption levels were found between educational groups. The statement regarding "100% adoption among new students" refers specifically to students residing fully within the pesantren system where E-Bekal usage is mandatory. Meanwhile, the finding that "around 90% of students in the Azzainiyah area did not consistently use E-Bekal as their sole payment instrument" refers to senior students with higher mobility outside the pesantren who still relied partially on cash transactions. Therefore, the data are not contradictory but instead reflect different user characteristics and transaction patterns across educational levels.

3.1.2 Types of Contracts in the E-Bekal System

The findings demonstrate that transaction practices within the E-Bekal platform involve several interconnected contracts within a single digital financial ecosystem. These contracts include wadi'ah (deposit), bai' (sale and purchase), and wakalah (agency). To clarify the contractual structure, the findings are summarized in the following table.

Table 1. Mapping of Contracts in the E-Bekal Digital Payment System

| Transaction Activity | Type of Contract | Operational Practice | Sharia Implication |
|--|----------------------|---|---|
| Balance top-up by guardians | Wadi'ah yad dhamanah | Funds are deposited into the E-Bekal system and guaranteed for future use | Funds remain users' property and must be returned upon use |
| Purchase transactions in cooperatives/canteens | Bai' | Students exchange digital balances for goods/services | Transactions fulfill sale and purchase principles |
| System management by administrators | Wakalah | Administrators manage transactions and digital recording systems | Administrators act as representatives managing users' funds |

3.1.3 Wadi'ah Contract in the E-Bekal System

The top-up mechanism within E-Bekal reflects the application of the wadi'ah contract, particularly wadi'ah yad dhamanah, because the deposited funds are guaranteed by the system administrator and can be withdrawn or used by students at any time. Although the funds are stored digitally, ownership remains with the students or guardians. Nahrawi explained. "Balances stored in E-Bekal remain the property of students. The administrator only manages and records them digitally." The findings indicate that the stored balances are not utilized by the pesantren management for commercial investment or profit-generating activities. Therefore, the deposited funds do not generate additional returns for either party. This mechanism aligns with the principles of wadi'ah yad dhamanah as regulated in the DSN-MUI Fatwa concerning Sharia Electronic Money, which permits electronic money systems provided that deposited funds remain protected and free from *riba*, *gharar*, and prohibited elements. However, the findings also reveal a potential Sharia risk if future operational developments allow administrators to utilize idle balances for institutional financing purposes without explicit user consent. In such circumstances, the contract could shift toward *qardh* (loan), which would carry different legal implications in *fiqh muamalah*. Currently, based on interviews and documentation, no such practice has been identified in the E-Bekal system.

3.1.4 Bai' Contract in Digital Transactions

The bai' contract appears during purchase transactions conducted by students within pesantren business units. Students exchange digital balances for goods such as food, stationery, and daily necessities. The transaction process fulfills the essential elements of Islamic sale and purchase, namely the existence of sellers, buyers, goods, prices, and mutual consent. Kholilur Rohman explained: "When buying food or necessities, the balance is directly deducted after the transaction is confirmed. It works similarly to ordinary buying and selling, but digitally." The findings indicate that digitalization only changes the payment medium while the essence of the transaction remains a conventional sale and purchase process recognized in *fiqh muamalah*.

3.1.5 Wakalah Contract in System Management

The wakalah contract is reflected in the authority granted to the E-Bekal administrators to manage transaction records, digital balance systems, and operational supervision on behalf of students and guardians. In this context, administrators function as representatives responsible for maintaining the operational sustainability of the digital payment ecosystem. Sahroni stated: "Our role is only to facilitate transactions and maintain the system so balances and transaction records remain accurate." This mechanism demonstrates that the administrators do not own users' balances but merely act as operational representatives entrusted with managing the digital payment infrastructure.

3.1.6 Impact of E-Bekal Implementation

The implementation of E-Bekal has generated several significant impacts on financial activities within the pesantren environment. First, the system increases transaction efficiency by accelerating payment processes and minimizing cash handling. Second, E-Bekal strengthens financial transparency because every transaction is digitally recorded and can be monitored systematically by administrators and parents. Iin Zainab explained: "The transaction history helps us control spending because everything is recorded automatically." The findings further indicate that E-Bekal contributes to improving administrative efficiency within pesantren business units. Previously, financial management relied heavily on manual recording systems, whereas digital integration now enables real-time monitoring and systematic financial evaluation. From the perspective of *maqashid al-shariah*, the system also contributes to the protection of wealth (*hifz al-mal*) by minimizing risks of cash loss, misuse, and unrecorded transactions. This demonstrates that the implementation of Sharia-based digital payments in pesantren environments can support both technological modernization and Islamic financial ethics simultaneously.

3.1.7 Challenges in System Implementation

Despite its benefits, several challenges were identified in the implementation of E-Bekal. Technical infrastructure problems remain one of the primary obstacles, particularly internet disruptions and delays in balance synchronization during peak transaction periods. Yahya explained: "Sometimes the system experiences delays when the network connection is unstable, especially during busy transaction hours." Digital literacy also remains uneven among students and guardians. Some users still require assistance in understanding transaction procedures and digital balance management. Furthermore, cultural adaptation from cash-based habits toward digital transactions continues to be an ongoing process within the pesantren environment. Another challenge concerns users' trust in digital infrastructure reliability. Field observations found that many students still carry small amounts of cash as backup funds in anticipation of technical failures. This finding indicates that although digitalization has been widely adopted, complete dependence on cashless systems has not yet been fully achieved. Overall, the findings demonstrate that the E-Bekal system represents a significant integration between financial technology innovation and *fiqh muamalah* principles. Nevertheless, strengthening digital infrastructure, increasing digital literacy, and enhancing Sharia governance remain important to

ensure the long-term sustainability of the pesantren-based digital financial ecosystem.

3.2 Discussion

The implementation of the E-Bekal platform at Nurul Jadid Islamic Boarding School demonstrates the transformation of pesantren financial management toward a digital ecosystem integrated with Islamic economic principles. The digitization of transactions through E-Bekal not only changes the payment mechanism within pesantren business units but also reconstructs patterns of transparency, supervision, and institutional accountability. In the context of Islamic financial technology, digital innovation is permissible as long as it complies with the principles of fiqh muamalah and avoids prohibited elements such as *riba*, *gharar*, and *maisir* (Hannani, 2023; Mulyono, 2024). From the perspective of fiqh muamalah, the E-Bekal system reflects a multi-contract structure involving *wadi'ah*, *bai'*, *wakalah*, and potentially *ijarah* within one integrated digital transaction mechanism. Contemporary Islamic financial systems frequently apply hybrid contracts because modern digital transactions cannot be adequately represented through a single *akad* structure (Jalaluddin & Bashori, 2023). The permissibility of multiple contracts depends on the fulfillment of legal pillars (*rukun*), contractual conditions (*syarat*), clarity of contracting parties, transaction objects, and legal consequences while maintaining compliance with Sharia principles (Fitriani, 2024). This finding supports previous studies emphasizing that Sharia fintech requires adaptive fiqh approaches capable of responding to increasingly complex economic activities (Mulyono, 2024).

The balance top-up mechanism in E-Bekal primarily reflects the characteristics of *wadi'ah yad dhamanah* rather than pure *wadi'ah yad amanah*. In classical fiqh, *wadi'ah yad amanah* only obligates the depositary to safeguard property without guaranteeing compensation except in cases of negligence. However, within the E-Bekal system, users' balances are guaranteed and can always be utilized or reclaimed by students. Consequently, the legal nature of the contract more closely resembles *wadi'ah yad dhamanah* because the system administrator assumes responsibility for the availability of deposited balances (Rahmadhani *et al.*, 2024). The findings indicate that stored balances are not used for commercial investment or productive financing by administrators. Therefore, the deposited funds remain users' property and are solely allocated for transaction settlement purposes. This mechanism aligns with the DSN-MUI Fatwa concerning Sharia Electronic Money, which requires balance protection, transparency, and the absence of usury-based benefits. Similar findings were identified in studies on Islamic digital wallets such as OVO Syariah and LinkAja Syariah, where *wadi'ah yad dhamanah* was considered permissible as long as users' balances were guaranteed and managed transparently (Rahmah & Zen, 2025). Nevertheless, this study identifies a potential hidden *qardh* issue if administrators later utilize idle balances for institutional financing without explicit user consent. In fiqh muamalah, once deposited funds can be freely used by the recipient institution while repayment is guaranteed, the legal substance may shift from *wadi'ah* toward *qardh* (loan). This issue is important because the transformation of contracts may generate implications related to unlawful benefits or disguised usury if not regulated transparently (Listiawati, 2026).

The *bai'* contract appears during students' purchase transactions within pesantren business units. The transaction fulfills the fundamental pillars of Islamic sale and purchase, namely the existence of sellers and buyers, lawful objects of sale, clear prices, and mutual consent between parties. The digital platform merely changes the payment medium while preserving the legal substance of commercial exchange. This finding confirms that electronic transactions remain valid within fiqh muamalah as long as the transaction object, payment mechanism, and consent process are clearly identifiable (Uriawan *et al.*, 2025). The automatic recording system in E-Bekal also minimizes uncertainty regarding transaction history, thereby reducing the potential for *gharar* in digital payment practices. However, digital transactions require additional safeguards regarding failed transactions, delayed balance deductions, and system synchronization errors. Ambiguity in digital payment records may potentially create legal uncertainty if dispute resolution mechanisms are not adequately prepared. Therefore, transparency of digital receipts and transaction verification becomes an important requirement for preserving Sharia compliance in electronic commerce systems.

The *wakalah* contract is reflected in the authority granted to E-Bekal administrators to manage digital balances, record transactions, and supervise payment operations on behalf of students and guardians. Administrators act only as representatives (*wakil*) facilitating the continuity of the digital payment ecosystem without assuming ownership of users' funds. In addition, this study identifies implicit *ijarah* characteristics within the operational system. Although E-Bekal does not impose direct service charges on students, the provision of digital infrastructure, transaction devices, and maintenance services reflects economic activities resembling service provision contracts. In contemporary fintech systems, operational service management may involve *ijarah* dimensions if compensation mechanisms are formally attached to digital service operations (Fahrunisa & Nafisah, 2023).

The findings indicate that E-Bekal generally avoids elements of *riba* because users' balances do not generate interest, additional profits, or cashback incentives tied to balance storage. The nominal value deposited by guardians remains equal to the available transaction balance. This condition supports the principle of fairness emphasized in Islamic financial ethics (Hannani, 2023). Potential *gharar* is relatively limited because transaction objects, prices, and balance deductions are digitally recorded and traceable. Nevertheless, technical disruptions such as delayed synchronization, network instability, or transaction failures may create temporary uncertainty for users. Such risks demonstrate that Sharia compliance in

digital systems depends not only on contractual legality but also on operational reliability and transparency. The study also found no indication of *maisir* because the system functions exclusively as a payment instrument rather than a speculative financial platform. Transactions occur solely to facilitate the exchange of goods and services within pesantren business units.

From the perspective of *maqashid al-shariah*, the E-Bekal system contributes significantly to the protection of wealth (*hifz al-mal*). Digital transaction recording minimizes the risk of cash loss, misuse, theft, and untraceable expenditures among students. Parents and administrators can monitor transaction histories systematically, thereby strengthening financial accountability within the pesantren environment. Similar conclusions were also found in studies on Islamic digital banking, which emphasize that digital financial systems may support *maqashid al-shariah* as long as they strengthen transparency, accountability, and financial protection (Uyun, 2023). However, wealth protection within digital systems extends beyond physical money security toward the protection of personal data and digital privacy. The findings reveal that although E-Bekal has integrated transaction recording mechanisms, specific governance regarding cybersecurity and personal data protection remains relatively limited. In fintech ecosystems, data misuse, unauthorized access, and cyberattacks represent significant risks because financial systems depend heavily on digital infrastructures (Javaheri *et al.*, 2023).

The findings demonstrate that students continue to maintain limited cash reserves despite the widespread adoption of E-Bekal. This behavior reflects concerns regarding technical reliability, particularly during internet disruptions, electricity failures, or delayed balance synchronization. Such findings indicate that trust in digital infrastructure remains an important challenge in pesantren financial digitalization. From the perspective of Islamic ethics, system reliability forms part of institutional responsibility (*amanah*). Administrators are obligated to ensure that transaction systems operate consistently because technical failures may potentially harm users financially. Consequently, digital payment systems require stronger mechanisms for complaint handling, transaction supervision, and dispute resolution. Another important issue concerns the absence of formal Sharia audit mechanisms within the E-Bekal operational structure. Although the system generally aligns with *fiqh muamalah* principles, sustainable Sharia fintech systems require periodic supervision to evaluate contractual consistency, transparency of balance management, and compliance with DSN-MUI guidelines (Rachman & Maulana, 2023). Without continuous Sharia auditing, the risk of operational deviation may increase alongside the expansion of transaction complexity.

Overall, this study demonstrates that the E-Bekal system represents a significant integration between technological innovation and Islamic commercial jurisprudence. Nevertheless, the sustainability of pesantren digital ecosystems depends not only on efficiency and cashless transactions but also on infrastructure reliability, cybersecurity, data protection, transparency, and continuous Sharia supervision. Therefore, E-Bekal should be understood not merely as a payment instrument but as an evolving institutional transformation integrating Islamic legal values, digital governance, and contemporary financial ethics within pesantren economic systems.

4 | CONCLUSIONS AND FUTURE WORK

This study demonstrates that the E-Bekal platform at Nurul Jadid Islamic Boarding School functions as a pesantren-based digital payment system integrating students, guardians, and pesantren business units within a centralized transaction ecosystem. The operational practices of E-Bekal involve several interconnected contracts, namely *wadi'ah* in balance deposits and storage, *bai'* in the purchase of goods and services, and *wakalah* in the management of digital transaction services by the institution. However, the findings of this study indicate that the conformity of E-Bekal with *fiqh muamalah* principles cannot be concluded in an absolute manner. The system potentially aligns with Sharia principles insofar as the contractual structure, balance management, transparency of transaction mechanisms, protection of user funds, and institutional governance are implemented clearly and consistently. This research also identifies that the balance storage mechanism within E-Bekal tends to reflect the characteristics of *wadi'ah yad dhamanah* because the institution guarantees the availability of user balances within the digital system. Nevertheless, continuous supervision remains necessary to ensure that deposited funds are not utilized beyond operational purposes in ways that could potentially shift the contract toward *qardh* practices or generate hidden Sharia compliance issues. In this context, the study contributes theoretically to the discourse on adaptive *fiqh muamalah* by showing that contemporary Sharia fintech systems within Islamic educational institutions frequently operate through multi-contract structures rather than single-contract models. Practically, this study highlights the importance of strengthening transparency, digital infrastructure reliability, user data protection, and Sharia supervisory mechanisms within pesantren-based digital payment systems. The findings imply that the sustainability of Islamic digital financial ecosystems depends not only on technological efficiency but also on institutional accountability and continuous Sharia compliance monitoring. This study remains limited to a single pesantren environment and focuses primarily on qualitative analysis from the perspective of *fiqh muamalah*. Therefore, future research is recommended to examine broader comparative cases across Islamic boarding schools,

measure user acceptance quantitatively, and analyze digital security governance, Sharia audit mechanisms, and legal risk management within pesantren fintech ecosystems more comprehensively.

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