



## The role of islamic family law programs in developing sharia-based solutions for cryptoasset inheritance disputes

Cenci Riestan\*

Universitas Islam Nusantara  
AL-Azhaar Lubuklinggau

Artiyanto

Universitas Islam Nusantara  
AL-Azhaar Lubuklinggau

Septia Novarisa

Universitas Islam Nusantara  
AL-Azhaar Lubuklinggau

### Article Info

#### Article history:

Received: Jan 15, 2026

Revised: March 03, 2026

Accepted: March 24, 2026

#### Keywords:

Islamic inheritance law,  
Cryptoassets,  
Islamic family law,  
digital inheritance,  
Sharia law.

### Abstract

The rapid expansion of digital financial technology has introduced cryptoassets as a new form of wealth, raising complex legal challenges in inheritance systems, particularly within Islamic law. The decentralized and encrypted nature of cryptoassets complicates asset identification, access, and valuation, potentially leading to disputes among heirs. This study aims to examine the role of Islamic Family Law programs in developing Sharia-based solutions for cryptoasset inheritance disputes. Employing a qualitative legal research design, the study integrates normative and socio-legal approaches by analyzing classical Islamic jurisprudence, contemporary legal scholarship, and regulatory frameworks related to digital assets. The findings indicate that cryptoassets can be classified as inheritable property (māl) under Islamic law, provided they possess economic value and can be legally transferred. However, their technological characteristics require adaptive legal interpretation to ensure fair and transparent distribution. Islamic Family Law programs play a strategic role through academic research, legal education, community engagement, and institutional collaboration in bridging classical inheritance principles with contemporary digital realities. This study contributes theoretically by extending the discourse on Islamic inheritance law into the domain of digital assets and practically by highlighting the importance of institutional involvement in addressing emerging legal challenges. The study concludes that strengthening Islamic legal education institutions is essential to ensure the relevance and adaptability of Sharia-based inheritance frameworks in the digital era.

**To cite this article:** Riestan, C., Artiyanto, A., & Novarisa, S. (2026). The role of islamic family law programs in developing sharia-based solutions for cryptoasset inheritance disputes. *Al Qodiri: Jurnal Pendidikan, Sosial dan Keagamaan*, 24(1), 198–209.

## INTRODUCTION

The rapid advancement of digital technology has significantly reshaped the structure of economic assets in contemporary society. One of the most transformative developments is the emergence of cryptoassets, which operate through decentralized blockchain systems and enable peer-to-peer transactions without centralized intermediaries (Mohammed Abdul et al., 2025; Sivaram & B, 2024). Initially introduced as alternative payment instruments, cryptoassets have evolved into widely recognized financial assets and investment vehicles integrated into personal wealth portfolios (Baker et al., 2023; El Hajj & Farran, 2024). In recent years, the global adoption of cryptocurrencies has increased substantially, reflecting their growing legitimacy in financial markets (El Hajj & Farran, 2024; Tiron-Tudor et al., 2026). As digital assets become more embedded in economic activities, they increasingly constitute part of individual property ownership. Consequently, the transformation of asset structures in the digital era raises important legal questions, particularly regarding ownership rights and inheritance. This shift highlights the need to reconsider existing legal frameworks in light of emerging forms of wealth.

The integration of cryptoassets into personal wealth has generated new empirical challenges, particularly in the context of inheritance distribution. Unlike conventional assets such as land or bank deposits, cryptoassets are controlled through encrypted private keys that grant exclusive access to digital wallets (Aliyu et al., 2025; Lim et al., 2025). In many cases, heirs may be unable to access these assets if the private keys are not disclosed or properly documented by the deceased. This issue has

\* Corresponding author:

Cenci Riestan, Universitas Islam Nusantara AL-Azhaar Lubuklinggau, INDONESIA  
[cenciriestann6@gmail.com](mailto:cenciriestann6@gmail.com)

been increasingly observed in practice, where significant amounts of digital wealth remain inaccessible after the owner's death (Hernando-Corrochano et al., 2025). Furthermore, the decentralized nature of blockchain systems complicates the identification and verification of ownership, making inheritance processes more complex (Kumar, 2024; Tripathi et al., 2023). These technological barriers often lead to disputes among heirs regarding the existence, control, and distribution of cryptoassets. Therefore, the inheritance of digital assets represents not only a legal issue but also a practical challenge faced by modern societies.

Within Muslim communities, the issue of cryptoasset inheritance becomes more complex due to the application of Islamic inheritance law. Islamic inheritance law, or *fiqh al-mawarith*, provides a comprehensive system governing the distribution of a deceased person's estate based on principles derived from the Qur'an and classical jurisprudence (Andri & Fareha, 2024; Raya et al., 2025). These principles emphasize fairness, transparency, and the protection of family rights in wealth distribution. However, classical Islamic legal doctrines were developed in historical contexts where assets were predominantly tangible, such as land, livestock, and trade goods (Awass, 2023; A. Pratama et al., 2019; Songgirin, 2023). The emergence of intangible digital assets such as cryptoassets introduces new legal questions that were not explicitly addressed in classical jurisprudence (Hung, 2024; Wahyudi & Roisah, 2026). As a result, determining whether cryptoassets qualify as inheritable property and how they should be distributed requires renewed scholarly interpretation. This situation underscores the need for adapting Islamic legal frameworks to contemporary technological realities.

The urgency of addressing cryptoasset inheritance is further amplified by the increasing adoption of digital financial technologies in Muslim-majority countries, including Indonesia. As the largest Muslim population globally, Indonesia has developed a legal system that integrates Islamic family law within national legislation and religious court practices (Aziz, 2024; Riyadi et al., 2025; Syafrizal et al., 2025). However, existing legal frameworks were primarily designed to regulate conventional forms of property and do not fully address the complexities associated with digital assets (Ng, 2025; Pastor Sempere, 2025). The absence of clear regulatory guidelines regarding cryptoasset inheritance creates legal uncertainty and may result in inconsistent judicial decisions. Moreover, the lack of public awareness regarding digital estate planning exacerbates the risk of disputes among heirs (Akramov et al., 2024; Katuk et al., 2023; Limna et al., 2026). In this context, there is a pressing need to develop legal approaches that integrate Islamic inheritance principles with contemporary financial technologies. Addressing this issue is essential to ensure that Islamic law remains relevant and responsive to modern societal developments.

A growing body of literature has begun to explore the intersection between cryptoassets and legal frameworks, including Islamic law. Recent studies have examined the classification of cryptoassets as property (*māl*) within Islamic jurisprudence, arguing that these assets may be considered inheritable if they possess economic value and can be legally transferred (Muhammadiyah, 2026; Wahyudi & Roisah, 2026). Other research has focused on the regulatory and financial aspects of cryptocurrencies, highlighting challenges related to governance, risk, and compliance (Abdulrahman, 2023; Rasyid et al., 2025; Tauda et al., 2023). In addition, studies on digital estate planning have identified practical obstacles in managing cryptoasset inheritance, such as lack of awareness, technical barriers, and legal uncertainty (Katuk et al., 2023). Within the broader field of Islamic family law, scholars have discussed the evolution of legal frameworks in response to social and technological changes (Cordella & Gualdi, 2025; Firdaus et al., 2025; Rahmawan, 2025). Furthermore, research on legal pluralism emphasizes the interaction between religious law and modern legal systems in addressing emerging issues (Lubis, 2025). These studies collectively demonstrate increasing scholarly attention to the challenges posed by digital assets.

Despite these contributions, several limitations remain evident in the existing literature. Most studies focus primarily on the legal status of cryptoassets or their regulatory implications, with limited attention to inheritance-specific issues within Islamic law. While some research addresses digital estate planning, it often emphasizes technical and financial aspects rather than normative legal frameworks (Katuk et al., 2023). Moreover, studies on Islamic inheritance law tend to concentrate on doctrinal analysis without incorporating the institutional dimension of legal development. In particular, the role of Islamic legal education institutions, such as Islamic Family Law programs, has been largely overlooked in addressing contemporary legal challenges. This gap is

significant because such institutions play a crucial role in producing legal knowledge, shaping legal interpretation, and influencing judicial practices. Therefore, there is a need for research that explores how academic institutions contribute to developing Sharia-based solutions for cryptoasset inheritance disputes. Addressing this gap will provide a more comprehensive understanding of the interaction between legal theory, institutional practice, and technological change.

This study aims to examine the role of Islamic Family Law programs in developing Sharia-based solutions for cryptoasset inheritance disputes. Specifically, it investigates how these academic institutions contribute to bridging the gap between classical Islamic inheritance principles and contemporary digital asset realities. The study offers a theoretical contribution by proposing an integrative perspective that connects Islamic jurisprudence, socio-legal analysis, and technological developments. In addition, it provides practical insights into how Islamic legal education can support the development of legal frameworks, public awareness, and institutional collaboration in addressing digital inheritance issues. By highlighting the institutional role of Islamic Family Law programs, this research extends existing discussions beyond doctrinal debates and regulatory analysis. Ultimately, the study contributes to the ongoing discourse on the transformation of Islamic law in the digital era and its capacity to respond to emerging forms of wealth.

## METHOD

### Research Design

This study employed a qualitative legal research design integrating normative and socio-legal approaches to examine the role of Islamic Family Law programs in addressing cryptoasset inheritance disputes. The normative approach was utilized to analyze classical Islamic jurisprudence, statutory regulations, and contemporary legal doctrines related to inheritance and digital assets. Meanwhile, the socio-legal approach enabled the exploration of how legal interpretations are developed and applied within institutional and societal contexts (Dizon, 2024; Wiratraman, 2019). This design was selected because the research aims not only to interpret legal norms but also to understand institutional dynamics in responding to emerging technological challenges. The integration of these approaches provides a comprehensive analytical framework that connects doctrinal foundations with real-world legal developments.

### Research Setting and Period

The study was conducted within the context of Islamic legal education institutions in Indonesia, particularly those offering Islamic Family Law programs at undergraduate and postgraduate levels. Indonesia was chosen due to its distinctive legal system, which integrates Islamic law into national legislation and religious court practices, especially in inheritance matters. The research was carried out over a six-month period from January to June 2025. This timeframe allowed for systematic data collection, in-depth document analysis, and iterative interpretation. The chosen setting and period ensured that both classical and contemporary developments in Islamic law and digital finance were adequately captured.

### Population and Sampling

The population of this study consisted of legal and academic documents relevant to Islamic inheritance law and cryptoassets. These included classical fiqh texts, contemporary scholarly articles, statutory regulations, policy documents, and academic curricula from Islamic Family Law programs. A purposive sampling technique was applied to select sources that met specific inclusion criteria, namely relevance to inheritance law, explicit discussion of digital assets or cryptoassets, publication within the last ten years (2016–2026) for contemporary literature, and academic credibility through peer-reviewed or authoritative institutional sources. Classical jurisprudential works were included regardless of publication year due to their foundational importance. This sampling strategy ensured that the selected data were both theoretically grounded and contextually relevant.

### Research Instruments

The primary instruments used in this study were document analysis protocols and structured analytical matrices. The document analysis protocol facilitated systematic extraction of key information, including legal concepts of property (*māl*), inheritance principles, classification of

cryptoassets, and institutional roles of Islamic legal education. The analytical matrix was designed to categorize data into thematic dimensions such as legal interpretation, technological challenges, inheritance mechanisms, and institutional contributions. These instruments were developed based on established qualitative legal research frameworks (Roy et al., 2012). Their use ensured consistency, comparability, and depth in analyzing diverse sources.

### **Validity and Reliability**

To ensure the validity and reliability of the research instruments, several procedures were implemented. Content validity was established through expert judgment involving scholars in Islamic law and digital finance, who evaluated the relevance and clarity of the analytical framework. Construct validity was ensured by aligning the analytical categories with key theoretical constructs in Islamic jurisprudence and socio-legal studies. Reliability was addressed through a pilot analysis of selected documents to refine coding procedures and ensure consistency. Additionally, data triangulation was applied by comparing findings across classical texts, contemporary literature, and institutional documents. These strategies enhanced the credibility and robustness of the research findings.

### **Data Collection Procedure**

Data collection was conducted through a systematic and multi-stage process. The first stage involved identifying relevant sources from academic databases such as Scopus, Web of Science, and Google Scholar, as well as legal and institutional repositories. The second stage consisted of screening and selecting documents based on predefined inclusion criteria. In the third stage, selected documents were thoroughly reviewed and coded using the analytical matrix, focusing on key themes related to inheritance law and cryptoassets. The final stage involved organizing and synthesizing the extracted data into coherent thematic categories. Throughout the process, detailed documentation was maintained to ensure transparency and replicability.

### **Data Analysis Techniques**

The data were analyzed using qualitative content analysis combined with doctrinal legal interpretation. The analysis began with data reduction to identify relevant information and eliminate irrelevant data. This was followed by open coding to generate initial categories, which were then refined through axial coding into broader thematic structures. Thematic analysis was subsequently conducted to identify patterns, relationships, and key insights (Miles et al., 2013). In the normative dimension, doctrinal analysis was applied to interpret Islamic legal principles and assess their applicability to cryptoassets. The integration of these analytical techniques enabled a comprehensive understanding of both legal norms and institutional roles. Data analysis was conducted systematically using manual coding supported by structured data organization techniques.

### **Ethical Considerations**

Ethical principles were strictly observed throughout the research process. Although the study relied primarily on documentary data, all sources were properly cited to ensure academic integrity and avoid plagiarism. Confidentiality was maintained when analyzing institutional documents by not disclosing sensitive information. The research adhered to principles of objectivity, transparency, and scholarly responsibility, ensuring that interpretations were evidence-based and free from bias. These ethical considerations contribute to the trustworthiness and credibility of the study.

## **RESULTS AND DISCUSSION**

### **Results**

#### ***Cryptoasset Inheritance Disputes in the Perspective of Islamic Law***

The rapid development of digital financial technology has significantly transformed the structure of property ownership in contemporary society. Among the most notable developments is the emergence of cryptoassets, which represent decentralized digital assets operating on blockchain technology (Alfian et al., 2025). Cryptoassets such as Bitcoin, Ethereum, and other cryptocurrencies enable peer-to-peer transactions without relying on centralized financial institutions. Over the past decade, these digital assets have evolved from experimental technological innovations into widely traded financial instruments that

form part of individual investment portfolios (Abidin, 2025). As individuals increasingly accumulate digital wealth through cryptocurrency trading and blockchain-based financial services, cryptoassets may become part of a person's estate and therefore subject to inheritance distribution after death (Yeoh, 2017). The presence of cryptoassets within personal wealth introduces new legal challenges concerning their treatment under inheritance law. In conventional legal systems, inheritance law regulates the transfer of property from a deceased person to heirs through well-established legal procedures (Ahmed, 2024). Assets such as land, bank deposits, and investment securities can be clearly identified and distributed among heirs based on documented ownership. Cryptoassets, however, differ fundamentally from these conventional forms of property due to their digital and decentralized characteristics (Schar & Berentsen, 2020). Ownership of cryptoassets is determined through cryptographic private keys that grant access to digital wallets on blockchain networks. Without access to the private key associated with a digital wallet, the assets contained within it cannot be retrieved or transferred. Consequently, heirs may face serious difficulties in accessing digital assets belonging to the deceased, even when such assets legally form part of the inheritance estate (Lim et al., 2025b). Within Muslim societies, the issue of cryptoasset inheritance becomes more complex because inheritance distribution is governed by a specific legal framework derived from Islamic jurisprudence. Islamic inheritance law, commonly referred to as *fiqh al-mawarith*, provides a comprehensive system for distributing a deceased person's estate among legally recognized heirs (Zaman et al., 2023). The Qur'an establishes detailed provisions regarding inheritance shares for certain family members, while classical jurists elaborated systematic legal doctrines governing the identification, calculation, and distribution of inheritance property. These juristic discussions were designed to ensure fairness, prevent disputes among heirs, and maintain social harmony within Muslim families (Hallaq, 2004).

Empirical discussions on cryptocurrency inheritance have also been highlighted in recent research on digital estate planning. Katuk et al. identify several practical challenges associated with the inheritance of cryptoassets, including the lack of public awareness regarding digital estate planning, legal uncertainty surrounding the classification of digital assets, and technical difficulties related to accessing private keys stored in digital wallets (Katuk et al., 2023c). These issues demonstrate that the inheritance of cryptoassets is not merely a theoretical problem but reflects emerging practical challenges faced by heirs and legal institutions. From the perspective of Islamic inheritance law, these technological constraints may complicate the implementation of classical inheritance principles, particularly with regard to asset identification, valuation, and distribution among heirs. Classical Islamic jurists devoted extensive attention to the legal classification of property that may be included in inheritance distribution. In Islamic legal theory, property eligible for inheritance must fulfill the criteria of *māl*, meaning something that possesses economic value, can be legally owned, and can be transferred from one person to another (Ahmed, 2025). Scholars such as al-Nawawi in *Al-Majmu'*, Ibn Qudamah in *Al-Mughni*, and Ibn Rushd in *Bidayat al-Mujtahid* discussed in detail the legal nature of property and its implications for inheritance distribution. According to these jurists, the primary consideration in determining whether an asset qualifies as inheritable property is whether it has recognized economic value and can be lawfully possessed and transferred (Elmahjub, 2021).

From this perspective, contemporary scholars have begun examining whether cryptoassets can be classified as property within Islamic law. Many scholars argue that cryptoassets fulfill the fundamental criteria of *māl* because they possess measurable economic value, are widely recognized as tradable assets, and can be transferred between individuals through digital transactions (Dragomir & Dumitru, 2023). In global financial markets, cryptocurrencies are bought and sold as valuable assets, and their ownership can

be verified through blockchain records. These characteristics suggest that cryptoassets may be treated as property that forms part of a person's estate upon death (D. Pratama & Saipudin, 2025). However, recognizing cryptoassets as inheritable property does not eliminate the practical challenges associated with their distribution. One of the most significant difficulties lies in identifying the digital assets owned by the deceased. Unlike conventional assets stored within financial institutions, cryptoassets may be held within private digital wallets that are not connected to any centralized authority (Brummer, 2019). If the deceased did not disclose the existence of these assets or provide access credentials to family members, heirs may remain unaware of their existence. This lack of transparency can complicate the inheritance process and potentially lead to disputes among heirs concerning asset ownership (Bains et al., 2022). Another major challenge relates to the technological structure of blockchain systems. The control of cryptoassets is determined by possession of private cryptographic keys rather than by formal legal documentation. If the private key associated with a digital wallet is lost or inaccessible after the owner's death, the cryptoassets stored in that wallet may effectively become permanently inaccessible (Ledgerwood, 2024). In such situations, heirs may have legal rights to the assets but lack the technical means to access them. This technological barrier represents a unique inheritance challenge that differs from conventional property disputes.

The valuation of cryptoassets also presents significant complications within inheritance distribution. Islamic inheritance law requires that the total value of the estate be determined before the assets are distributed among heirs according to their respective shares (Makarov & Schoar, 2022). The calculation of inheritance shares depends on an accurate assessment of the estate's value at a specific point in time. However, the market value of cryptocurrencies is highly volatile and can fluctuate dramatically within short periods (Bukhari et al., 2024). Determining the appropriate valuation method therefore becomes an important legal question in ensuring fairness among heirs. In addition to technological and valuation challenges, cryptoasset inheritance disputes may arise due to the lack of regulatory clarity in many jurisdictions. In several countries, the legal status of cryptocurrencies remains subject to ongoing debate, particularly regarding whether they should be classified as commodities, digital assets, or financial instruments (Bok, 2023). These regulatory uncertainties may complicate inheritance proceedings, especially when digital assets are stored on international cryptocurrency exchanges or decentralized blockchain networks that operate beyond national legal jurisdictions. From the perspective of Islamic legal theory, addressing these challenges requires renewed scholarly engagement with the principles of *fiqh al-mawarith* (Benali et al., 2025). Classical inheritance doctrines provide normative guidelines concerning the distribution of property among heirs, but new forms of wealth require contemporary interpretation in order to integrate them into existing legal frameworks. Islamic jurisprudence historically demonstrated considerable flexibility through interpretive reasoning (*ijtihad*), allowing scholars to adapt legal principles to changing social and economic conditions (Kamali, 1999).

The emergence of cryptoasset inheritance disputes therefore represents an important opportunity for contemporary Islamic legal scholarship to reinterpret classical legal doctrines in response to technological developments (Schar & Berentsen, 2020). Scholars must examine how the fundamental principles of Islamic inheritance law such as fairness, transparency, and the protection of family rights can be applied to digital assets within blockchain-based financial systems. By engaging in such interpretive efforts, Islamic legal scholarship can ensure that the ethical objectives of Islamic inheritance law remain relevant within modern economic contexts. Ultimately, the issue of cryptoasset inheritance illustrates the broader transformation of property relations in the digital age. As technological innovation continues to reshape global financial systems, legal frameworks must evolve to

regulate new forms of wealth and ownership. Within Islamic law, this evolution requires the reinterpretation of classical inheritance principles in light of contemporary technological realities. By integrating digital assets into Islamic inheritance frameworks through careful legal analysis and scholarly interpretation, Islamic law can continue to provide guidance for resolving inheritance disputes in an increasingly digital world.

### ***The Role of Islamic Family Law Programs in Developing Sharia-Based Solutions for Cryptoasset Inheritance Disputes***

The rapid development of digital financial technology has introduced significant challenges for contemporary legal systems, including Islamic inheritance law. As discussed previously, cryptoassets possess characteristics that differ substantially from conventional forms of property (Inam Ul Mansoor, 2025). These digital assets operate through decentralized blockchain networks, rely on cryptographic access mechanisms, and often exist outside traditional financial institutions. As a result, the management and distribution of cryptoassets after the death of their owner may generate complex legal questions (Zaman et al., 2023). Within the framework of Islamic inheritance law, which is traditionally known as *fiqh al-mawarith*, the emergence of cryptoassets requires careful reinterpretation of legal principles in order to ensure that the distribution of digital wealth remains consistent with Islamic legal norms. In this context, Islamic Family Law programs play a crucial role as academic institutions that contribute to the development of Sharia-based responses to emerging inheritance disputes involving cryptoassets (Akhtar, 2013).

Islamic Family Law programs function as centers for the study and development of Islamic legal knowledge, particularly in areas related to family relations such as marriage, divorce, guardianship, and inheritance. Within the broader structure of Islamic legal scholarship, these programs serve an important role in preserving classical jurisprudential traditions while also engaging with contemporary legal challenges (Bano, 2007). Islamic law historically developed through scholarly interpretation and juristic reasoning rather than through centralized legal authority. Hallaq explains that Islamic legal tradition evolved through intellectual discourse among jurists who interpreted legal principles based on the Qur'an, the Sunnah, and established methodologies of legal reasoning. This tradition of scholarly interpretation remains central to the development of Islamic legal thought in modern academic institutions (Hallaq, 2004). In the context of cryptoasset inheritance disputes, Islamic Family Law programs can contribute significantly through academic research that examines the legal status of digital assets within Islamic jurisprudence. Research conducted within these programs may explore whether cryptoassets satisfy the legal criteria of property recognized in Islamic law (Wardi et al., 2024). Classical jurists generally defined property as something that possesses value, can be owned, and can be transferred from one individual to another. Scholars such as Ibn Qudamah in *Al-Mughni* and Ibn Rushd in *Bidayat al-Mujtahid* emphasized that assets eligible for inheritance must have recognized economic value and must be capable of legal ownership and transfer. (Cebeci, 2020) Contemporary scholars have applied these principles to evaluate new forms of wealth, including digital assets and cryptocurrencies (Mokodompis et al., 2024).

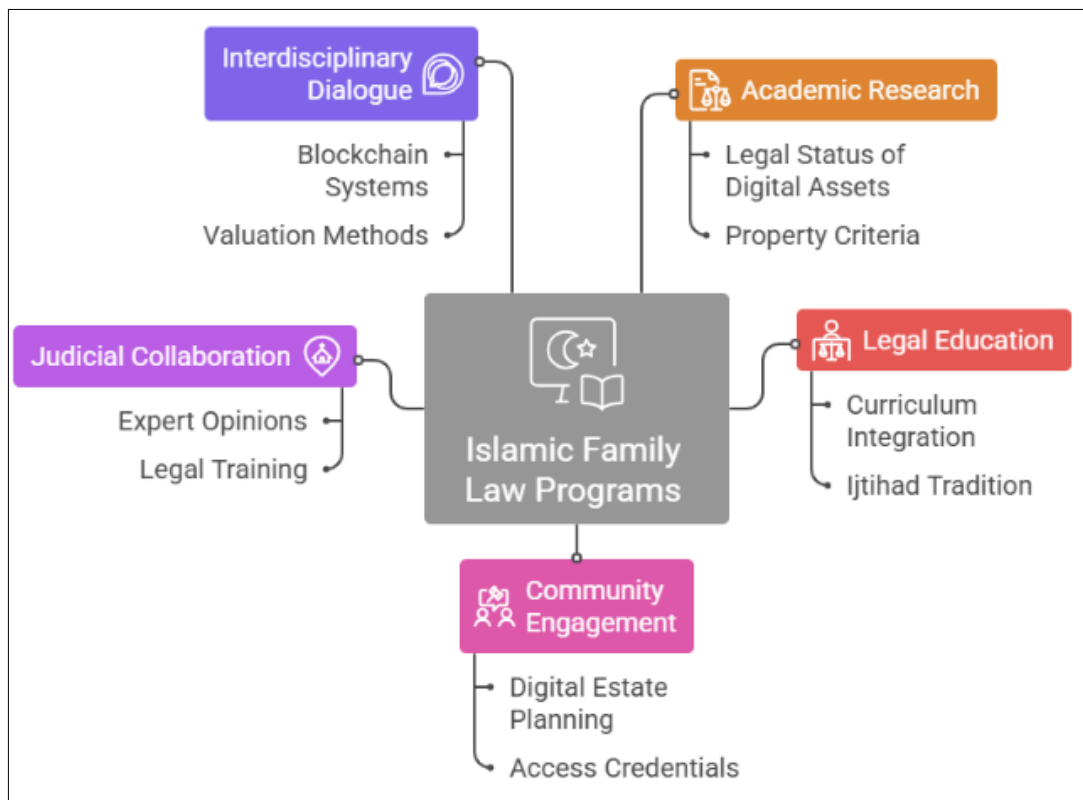
Through doctrinal and analytical research, scholars within Islamic Family Law programs may examine how the concept of property in Islamic jurisprudence can be extended to include cryptoassets. Cryptoassets possess measurable economic value and are widely traded in global financial markets (Schar & Berentsen, 2020). In addition, ownership of these assets can be verified through blockchain records even though their storage mechanisms differ from traditional forms of property (Zaman et al., 2023). These characteristics suggest that cryptoassets may qualify as inheritable assets under Islamic law. Nevertheless, the decentralized nature of blockchain technology introduces additional legal questions concerning asset identification, access rights, and valuation during the inheritance

process. Academic research produced within Islamic Family Law programs therefore plays an essential role in clarifying these issues (Possumah & Ismail, 2012). By analyzing classical jurisprudential texts alongside contemporary financial practices, scholars can develop conceptual frameworks that guide the treatment of cryptoassets within Islamic inheritance law. Such frameworks may address questions concerning the classification of digital assets as property, the mechanisms for identifying cryptoassets within an estate, and the legal procedures required for distributing these assets among heirs according to Islamic inheritance rules (Ahmed, 2024). These scholarly contributions are important because they provide intellectual foundations for resolving disputes involving digital assets. In addition to research activities, Islamic Family Law programs play an important role in legal education. These programs are responsible for educating future legal professionals who will participate in the interpretation and implementation of Islamic law within society (Afan & Al-Am, 2025). Many graduates of Islamic Family Law programs become judges in religious courts, legal practitioners, scholars, or policymakers involved in Islamic legal institutions (Korteweg & Selby, 2012). Their academic training therefore influences how Islamic legal principles are applied in real legal disputes, including inheritance cases.

Given this institutional responsibility, Islamic Family Law programs must integrate contemporary legal issues into their academic curricula. The study of inheritance law should not be limited to classical jurisprudential discussions but should also address modern developments such as digital finance, cryptocurrency markets, and blockchain technology (Purkon et al., 2022). By introducing these topics into Islamic legal education, academic institutions can ensure that future legal professionals possess the knowledge required to address emerging inheritance disputes involving digital assets (Dahash, 2025). Kamali notes that Islamic legal reasoning has historically adapted to social and economic changes through interpretive reasoning known as *ijtihad*. The incorporation of contemporary issues into Islamic legal education reflects this tradition of intellectual adaptation (Dahash, 2025). Islamic Family Law programs also contribute to addressing cryptoasset inheritance disputes through community engagement and public legal education. In many Muslim societies, individuals often seek guidance from academic institutions and religious scholars regarding legal issues related to inheritance and family matters (Alqodr et al., 2025). Academic institutions therefore serve as important sources of legal awareness within society. Through seminars, workshops, public lectures, and community outreach activities, Islamic Family Law programs can educate the public about the legal implications of cryptoasset ownership and the importance of digital estate planning (Yakin et al., 2025).

Public awareness is particularly important in the context of cryptoasset inheritance because many individuals who invest in cryptocurrencies may not fully understand the legal implications of digital asset ownership (Ahmed, 2024). Cryptoassets are often stored in digital wallets that require private cryptographic keys for access. If heirs do not possess these access credentials, they may be unable to retrieve the assets after the owner's death. In such situations, digital wealth may become permanently inaccessible despite its legal status as part of the inheritance estate (Bok, 2023). By educating individuals about the importance of documenting digital assets and providing secure instructions for heirs, Islamic Family Law programs can help prevent potential inheritance disputes. Furthermore, Islamic Family Law programs play an important role in supporting judicial institutions responsible for resolving inheritance disputes. In countries such as Indonesia, religious courts handle cases related to inheritance among Muslim citizens. Judges in these courts frequently encounter complex legal questions that require interpretation of Islamic legal principles within contemporary contexts (Bukhari et al., 2024). Academic scholars affiliated with Islamic Family Law programs may contribute to the judicial process by providing expert opinions, participating in legal training programs, or conducting collaborative research with

judicial institutions. Such cooperation strengthens the capacity of religious courts to address new legal issues arising from technological developments (Kasim et al., 2024). Another significant contribution of Islamic Family Law programs lies in facilitating interdisciplinary dialogue between legal scholars and experts in other fields. The legal challenges associated with cryptoasset inheritance cannot be fully understood without considering the technological and economic dimensions of blockchain systems (Katuk et al., 2023c). Scholars specializing in Islamic law must therefore engage with experts in finance, economics, and information technology in order to develop practical legal solutions. Universities provide an ideal environment for such interdisciplinary collaboration because they bring together researchers from diverse academic disciplines (Lc, 2025). Through interdisciplinary research, Islamic Family Law programs can develop comprehensive legal frameworks that integrate Islamic legal principles with technological innovation (Harefa, 2025). For example, scholars may explore mechanisms for documenting cryptoassets within estate planning systems, creating secure inheritance access protocols for digital wallets, and establishing valuation methods that ensure fairness during inheritance distribution. Such initiatives demonstrate how Islamic legal scholarship can respond constructively to technological change while preserving the ethical objectives of Islamic law (Ubaidilah & Husna, 2023).



**Figure 1.** Role of Islamic Family Law Programs in Cryptoasset Inheritance Disputes

The involvement of Islamic Family Law programs in addressing cryptoasset inheritance disputes also reflects the broader process of legal renewal within Islamic jurisprudence. Throughout Islamic history, jurists have responded to new social and economic conditions by interpreting legal principles in ways that remain consistent with the objectives of Islamic law (Ahyani & Figueiredo, 2024). The concept of *ijtihad* allows scholars to develop new legal interpretations when existing legal precedents do not directly address emerging issues. The emergence of digital assets represents precisely the type of contemporary challenge that requires renewed juristic interpretation. By engaging in scholarly interpretation of digital property and inheritance law, Islamic Family Law programs contribute to the ongoing development of Islamic jurisprudence. Their research

and educational activities help ensure that Islamic legal principles continue to guide the fair distribution of wealth within changing economic environments. Esposito and DeLong-Bas observe that Islamic family law has historically evolved in response to social transformation while maintaining its core ethical principles. The reinterpretation of inheritance law in relation to digital assets represents a continuation of this historical process of legal adaptation (Ahyani & Figueiredo, 2024).

In conclusion, Islamic Family Law programs play a strategic and multifaceted role in addressing cryptoasset inheritance disputes within a Sharia-based legal framework. Through academic research, legal education, community engagement, judicial collaboration, and interdisciplinary dialogue, these programs contribute to the development of legal solutions capable of integrating digital assets into Islamic inheritance law. As technological innovation continues to transform the global economic landscape, the ability of Islamic legal scholarship to respond to new forms of wealth will become increasingly important. Islamic Family Law programs therefore serve as essential institutions for ensuring that Islamic inheritance law remains relevant and capable of addressing the legal challenges of the digital age.

## CONCLUSION

The development of cryptoassets as a form of digital wealth presents new challenges for Islamic inheritance law, particularly in relation to asset identification, access, and valuation. This study confirms that cryptoassets can be categorized as inheritable property (*māl*) as long as they possess economic value and can be legally transferred. However, their technological characteristics require adaptive legal interpretation to ensure that inheritance distribution remains aligned with the principles of justice and transparency in Islamic law. This study also highlights the strategic role of Islamic Family Law programs in developing Sharia-based solutions to cryptoasset inheritance disputes. Through research, legal education, and community engagement, these institutions contribute to bridging classical Islamic jurisprudence with contemporary digital realities. The findings provide both theoretical and practical contributions in strengthening the relevance of Islamic inheritance law in the digital era. Future studies are recommended to incorporate empirical approaches to further validate these findings in real-world contexts.

## AUTHOR CONTRIBUTIONS STATEMENT

Sintaria Marsela berperan sebagai penulis utama yang menginisiasi dan merancang penelitian, mengembangkan kerangka konseptual, serta memimpin keseluruhan proses penelitian mulai dari pengumpulan data hingga penyusunan draf awal manuskrip. Althaf Javid H. Aziz berkontribusi dalam pengembangan metodologi penelitian, pelaksanaan analisis data kualitatif, serta interpretasi hasil penelitian secara konseptual. Agus Pahrudin berperan dalam validasi akademik, penguatan landasan teoritis, serta melakukan peninjauan kritis terhadap isi manuskrip untuk meningkatkan kualitas argumentasi ilmiah. Erlina berkontribusi dalam proses pengumpulan data di lapangan, pengelolaan data penelitian, serta penyuntingan akhir manuskrip untuk memastikan konsistensi dan kejelasan penulisan.

## REFERENCES

- Abdulrahman, T. (2023). *The challenges of cryptocurrency compliance: How banks can overcome them*. Anaptyss Inc.
- Abidin, M. I. (2025). Legal analysis of buy now pay later (BNPL) services and the urgency of consumer protection in Indonesia's digital financial sector. *Brazilian Journal of Development*, 11(6), e80334. <https://doi.org/10.34117/bjdv11n6-035>
- Afan, S., & Al-Am, M. R. (2025). Hadiths on *ahkām al-usrah* and their relevance in the formation of Islamic family law. *Universum*, 19(2), 56–74. <https://doi.org/10.30762/universum.v19i2.3582>

- Ahmed, H. (2024). Cryptoassets as property (maal): Islamic legal and ethical foundations and evaluative framework. <https://www.elgaronline.com/edcollchap/book/9781035322954/book-part-9781035322954-15.xml>
- Ahmed, H. (2025). Islamic normative legal theory: Framework and applications. *Journal of Law and Religion*, 40(1), 28–58. <https://doi.org/10.1017/jlr.2025.10056>
- Ahyani, H., & Figueiredo, A. J. P. (2024). Integrating shariah principles in modern family and economic life for social well-being and justice. *Munakahat*, 1(1), 94–107.
- Akhtar, R. C. (2013). *British Muslims and transformative processes of the Islamic legal traditions* (Doctoral dissertation, University of Warwick). <https://wrap.warwick.ac.uk/57689>
- Akramov, A. A., et al. (2024). The impact of digitalization in inheritance law. *Qubahan Academic Journal*, 4(3), 100–134. <https://doi.org/10.48161/qaj.v4n3a863>
- Alfian, I., Majid, M. S. A., & Sugianto. (2025). The role of sharia fintech in enhancing financial inclusion in the digital era. *Journal of Finance and Islamic Banking*, 8(1), 79–94. <https://doi.org/10.22515/jfib.v8i1.11798>
- Aliyu, S., Abd Wahab, N., & Kamis, N. S. (2025). An analysis of crypto-asset trade, enforcement, and estate planning. *Borsa Istanbul Review*, 25(1), 206–226. <https://doi.org/10.1016/j.bir.2024.12.008>
- Alqodr, M. F. R., et al. (2025). Bridging legal pluralism through community-based Islamic education: Enhancing sharia literacy on cryptocurrency and NFTs in Indonesia. *Multicultural Islamic Education Review*, 15–24. <https://doi.org/10.23917/mier.v3i1.9912>
- Andri, M., & Fareha, N. (2024). Juridical review on the support of inheritance rights in the perspective of compilation of Islamic law. *Pena Justisia*, 23(2), 4943–4960. <https://doi.org/10.31941/pj.v23i2.6059>
- Awass, O. (Ed.). (2023). Colonialism, Islamic law, and the post-colonial fatwa. In *Fatwa and the making and renewal of Islamic law* (pp. 198–252). Cambridge University Press. <https://doi.org/10.1017/9781009260923.007>
- Aziz, A. (2024). Characteristics of the compilation of Islamic law in Indonesia. *Indonesian Journal of Islamic Jurisprudence, Economic and Legal Theory*, 2(4), 1882–1903. <https://doi.org/10.62976/ijjel.v2i4.731>
- Bains, P., Ismail, A., Melo, F., & Sugimoto, N. (2022). *Regulating the crypto ecosystem: The case of unbacked crypto assets*. International Monetary Fund.
- Baker, H. K., et al. (2023). Cryptoassets: An overview. In *The Emerald handbook on cryptoassets*. Emerald Publishing. <https://doi.org/10.1108/978-1-80455-320-620221001>
- Bano, S. (2007). Islamic family arbitration, justice and human rights in Britain. *Law, Social Justice and Global Development*, 10(1).
- Benali, F. Z., et al. (2025). The algorithmic fiqh: Qiyas and the cryptocurrency paradigm. *Indonesian Journal of Islamic Law*, 8(1). <https://doi.org/10.35719/c3g8zb70>
- Bok, K. (2023). *Decentralizing finance: How DeFi, digital assets, and distributed ledger technology are transforming finance*. Wiley.
- Brummer, C. (2019). *Cryptoassets: Legal, regulatory, and monetary perspectives*. Oxford University Press.
- Bukhari, B., et al. (2024). Challenges of parenting in the digital era. *Al-Qadha*, 11(2), 357–370. <https://doi.org/10.32505/qadha.v11i2.9549>
- Cebeci, M. (2020). *Stewards of the earth* (Master's thesis). İbn Haldun Üniversitesi.
- Cordella, A., & Gualdi, F. (2025). Policymaking in the digital era. *Government Information Quarterly*, 42(2), 102023. <https://doi.org/10.1016/j.giq.2025.102023>

- Dahash, Z. M. (2025). Family law in Islamic and secular traditions. *International Journal of Sharia and Law*, 1(2), 101–116. <https://doi.org/10.65211/ijsl.v1i2.10>
- Dizon, M. A. C. (2024). Socio-legal study of technology. *Computer Law & Security Review*, 52, 105958. <https://doi.org/10.1016/j.clsr.2024.105958>
- Dragomir, V. D., & Dumitru, V. F. (2023). Recognition and measurement of crypto-assets. *FinTech*, 2(3), 543–559. <https://doi.org/10.3390/fintech2030031>
- El Hajj, M., & Farran, I. (2024). The cryptocurrencies in emerging markets. *Journal of Risk and Financial Management*, 17(10), 467. <https://doi.org/10.3390/jrfm17100467>
- Elmahjub, E. (2021). Islamic jurisprudence as an ethical discourse. *Oxford Journal of Law and Religion*, 10(1), 16–42. <https://doi.org/10.1093/ojlr/rwaa023>
- Firdaus, A., et al. (2025). Legal transformation in the digital era. *East Asian Journal of Multidisciplinary Research*, 4(9), 4699–4714. <https://doi.org/10.55927/eajmr.v4i9.381>
- Hallaq, W. B. (2004). Juristic authority vs. state power. *Journal of Law and Religion*, 19(2), 243–258.
- Harefa, S. (2025). The fundamental principles of Islamic law in the digital era. *Journal of Islamic Law on Digital Economy and Business*, 84–99.
- Hernando-Corrochano, J., et al. (2025). Trusted wills for digital assets. *Blockchain: Research and Applications*, 6(3), 100289.
- Hung, A. H.-C. (2024). Evolution of intangible property to crypto assets. *Chinese Journal of Comparative Law*, 12, cxae011.
- Inam Ul Mansoor, S. (2025). Islamic law in the age of blockchain. SSRN. <https://doi.org/10.2139/ssrn.5340253>
- Kamali, M. H. (1999). Maqasid al-shari'ah. *Islamic Studies*, 38(2), 193–208.
- Katuk, N., Abd Wahab, N., & Kamis, N. S. (2023). Cryptocurrency estate planning: The challenges, suggested solutions and Malaysia's future directions. *Digital Policy, Regulation and Governance*, 25(4), 325–350. <https://doi.org/10.1108/DPRG-10-2021-0126>
- Korteweg, A., & Selby, J. (2012). *Debating sharia*. University of Toronto Press.
- Lim, H.-J., et al. (2025). Comparative analysis of security features and risks in digital asset wallets. *Electronics*, 14(12), 2436. <https://doi.org/10.3390/electronics14122436>
- Makarov, I., & Schoar, A. (2022). Cryptocurrencies and decentralized finance (DeFi). *Brookings Papers on Economic Activity*, 2022(1), 141–215.
- Miles, M. B., Huberman, A. M., & Saldaña, J. (2013). *Qualitative data analysis*. Sage.
- Mokodompis, I. I., et al. (2024). Integrating Islamic law and modern regulation. *Antmind Review*, 1(2), 83–93.
- Pratama, D., & Saipudin. (2025). Study of digital asset inheritance. *Istinbath: Jurnal Hukum*, 22(2), 286–308.
- Purkon, A., et al. (2022). The role of supreme court jurisprudence. *Al-Qadha*, 9(2), 362–376.
- Schar, F., & Berentsen, A. (2020). *Bitcoin, blockchain, and cryptoassets*. MIT Press.
- Tripathi, G., et al. (2023). A comprehensive review of blockchain technology. *Decision Analytics Journal*, 9, 100344.
- Wardi, U., et al. (2024). Comparative analysis of Islamic family law. *Hakamain*, 3(1), 13–25.
- Yakin, A., et al. (2025). Transforming organizational culture. *Journal of Educational Management Research*, 4(4), 1711–1731.
- Yeoh, P. (2017). Regulatory issues in blockchain technology. *Journal of Financial Regulation and Compliance*, 25(2), 196–208.
- Zaman, A., et al. (2023). Assessing the potential of blockchain technology. *Competitiveness Review*, 35(2), 229–250.