



Analysis Of Online Media Stance Toward Mui's Decision Regarding The Halal-Haram Of Cryptocurrencies

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Article details:

Published: 31 July 2023



Abstract

Every decision might generate support and criticism, such as the MUI's decision recently regarding the halal-haram of Cryptocurrencies. Therefore, this study aims to reveal the stance of several media in reporting the MUI's decision about the halal-haram of Crypto currency. The research data are in the form of words, phrases, sentences and texts that contain support and criticism of the MUI's decision regarding the halal-haram of Crypto currency. The data is taken from several media texts such as Republika.co.id, cnnindonesia.com, mojok.co, kompas.com, liputan6.com, msn.com, wartaekonomi.co.id, detiknews.com. Furthermore, the data were analyzed

using a critical discourse analysis approach of Norman Fairclough model. The results of the study indicate that there is stance of supporting and criticizing of MUI's decision regarding the prohibition of cryptocurrencies which are constructed with vocabulary and grammar. Supporting media (kompas.com, msn.com, detiknews.com, and wartaekonomi.co.id) consider cryptocurrencies cannot be used in Indonesia because they are contrary to Bank Indonesia Laws and Regulations and are not in accordance with Islamic law. Criticizing online media groups (cnnindonesia.com, liputan6, mojok.co, republica) compared the MUI's decision to regulations in other Muslim countries such as the United Arab Emirates, Bahrain, and Turkey, so that the MUI seemed hasty in making a decision

Keywords: *Critical Discourse Analysis, Crypto currency, Media Stance or Attitude*

To cite this article :

Moch. Turdi Mustafa and Sukarno. (2023). Analysis Of Online Media Stance Toward Mui's Decision Regarding The Halal-Haram Of Cryptocurrencies. *International Journal of Health, Education and Social (IJHES)*, 6(7).



Introduction

Nowadays, Information in online media becomes one of the important elements for society. In principle, online media is a mass media that is served by online at websites. Besides, Online media previously defined a tool to share information (Azhari, 2015), it broadly understands as a society need that extremely influence the mindset and lifestyle. None of people would objectively reject the existence of media, because media could share social, politic, and economic phenomena happening in society. Nugroho (2016: 24) states that online media could be a tool to share, interpret, criticize the social phenomenon. This implies the producer of online media should be triggered in pushing the information as quick as possible. Thus, online media puts forward to run some information without counting much time.

In short, the fast information spreading would not interfere the news validity, because sometimes online media takes one perspective than using both sides if any. Logically, online media is required to inform some news based on the reality. This is in line with the fact that they have a neutral ethic as the reason that suppose them not taking a risk to divert the reality, because they could create a huge influence for society's mindset. Moreover, media could build an understanding and ideology of people toward certain issue (Eriyanto, 2009:172), even though some facts show that they could not keep their ethic consistently. It therefore has some certain interest of parties that slip on their news (Sukarno & Amurwani, 2019). However, this phenomenon is still normal, because the news reality could see by many sides, as the consequence, it appears some perspective on news report. Therefore, these perceptions could create the media stance toward the issue they are reporting by framing their stance that finally becomes the ideology to struggle.

In discourse practice of mass media, language is the most important tool in expressing the mass media attitude to convey news. So, to uncover media attitudes, this can use the critical discourse analysis approach modeled by Norman Fairclough (1996, 24-26; 2010, 98). Based on this model, there are three dimensions of analysis which consists of language analysis (text analysis), interpretation of discursive practice (discourse analysis), and explanation of socio-cultural factors (sociocultural practice analysis). In addition, linguistic analysis in media is very possible considering that the language function as a tool to produce text, forming perspective, and influencing people's attitudes is as the same work as media role (Barrat, 1994: 52; Sukarno 2013, Fairclough, 1996, 43). Therefore, when MUI (Indonesian Ulama Council) tries to make a decision about the prohibition of cryptocurrencies, many media are swift and quick to report. Of course, the media attitude that supports MUI will influence the mindset of the public to agree with the MUI's decision. On the other hand, the media that is against the MUI decision will not support the decision. In fact, the media that rejects the MUI's decision will lead the public to look at the other institutions decision throughout the country.

Related to media attitude research in conveying some news, several researches use a critical discourse analysis approach to analyze the study they are conducting. First, a research was conducted by Sukarno and Amurwani (2019) regarding the construction of supporting and criticizing the reality of Prabowo Subianto as defense minister by several online media.



This study aims to reveal the attitudes and views of the online media towards the political reality of Prabowo Subianto's inauguration as Minister of Defense in the Advanced Indonesia Cabinet (Jokowi's second term Cabinet). The results of this study reveal that there are two frames constructed by the media, namely supporting frames and critical frames. In a supportive frame, Prabowo Subianto is said to be the person Jokowi needs. Meanwhile, the critical frame said that Prabowo Subianto wanted a position. In addition, this study also notes that media attitudes can also be influenced by the alignment of mass media owners, market interests, and political conditions in Indonesia.

Second, the research was conducted by Evianda, Ramli and Harun (2019) which discussed Prohaba Daily News' attitudes towards women's positions using Fairclough and Wodak critical discourse analysis approach. This research wants to reveal the position of women in Prohaba Daily news. The results showed that women as non-marginal subjects were found in three texts and women as non-marginal objects were found in two texts. Meanwhile, women as marginal objects are found in eight news texts. In conveying marginalization, news text writers use exclusion and inclusion strategies. Thus, this research tends to report women as marginal objects.

The next research was conducted by Mujianto (2018) who examined the reporting of Islamic organizations in online media. The purpose of this research is to describe the author's discourse strategy in an Islamic mass organization news text to show parties and actors in online media by using a critical discourse analysis approach to look at symbols, constancy of communication content, and the meaning of symbolic interaction content in communication. The results of this study reveal that the reporting of Islamic organizations in the mass media uses several processes, namely exclusion which includes passivation and nomination, and inclusion which includes differentiation, objectivity-abstraction, categorization, determination, and assimilation.

These three studies show that research on attitudes and media construction using a critical discourse analysis approach has been widely carried out. In shorts, this means that the study of media attitudes towards news is an interesting study and possible to do. However, there has been no study on the attitude of online media towards MUI's decision regarding halal-illegal cryptocurrency. Therefore, this study aims to reveal the online media attitude on MUI's decision towards halal-illegal cryptocurrencies.

Methods

This type of research is qualitative-critical research, namely research that seeks to describe and reveal the attitude of online media toward MUI decisions regarding cryptocurrencies. This is in line with the notion of qualitative research which is a media to explore and comprehend social problems (Creswell, 2009: 61-62). The data for this study are in the form of words, phrases, sentences, and text that contain support for and criticism of MUI's decisions regarding cryptocurrencies. Data was taken from several online media (republika.co.id, cnnindonesia.com, msn.com, Republika.co.id, mojok.co, Kompas.com, liputan6.com, detiknews.com). Data was collected by reading critically to find words, phrases



and sentences that contain support for and criticism of the MUI's decision. After the data was collected, the data was then analyzed using the critical discourse analysis approach modeled by Fairclough (1996) which has three dimensions of analysis, namely text analysis (diction, modality, and grammar), the dimension of discursive practice (text production), and the dimension of socio-cultural practice (halal-illegal status of cryptocurrencies in Indonesia according to several institutions).

Result and Discussion

Based on its objectives, this study seeks to reveal the attitude of online media towards the MUI's decision regarding the halal-illegal cryptocurrency. The researcher carried out three stages in data analysis, namely text analysis, discursive practice and socio-cultural practice (Fairclough, 1996, 24-26; 2010, 98). The three stages are presented in order to determine the attitude of the media in response to the MUI's decision regarding cryptocurrencies. To facilitate data analysis, the researcher presents a table about online media attitudes as below.

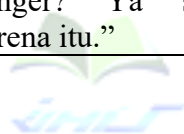
Table 1. The attitude of online media in responding to the MUI's decision regarding the prohibition of cryptocurrencies

Attitude	Factor	Example	Online Media
Supporting	Bank Indonesia (BI) Laws and Regulations	“Mata uang kripto dinilai mengandung <i>gharar</i> , <i>dharar</i> , dan bertentangan dengan Undang-Undang (UU) Nomor 7 Tahun 2011 dan Peraturan Bank Indonesia Nomor 17 tahun 2015”	Msn.com News.detik.com Tekno.kompas.com Wartaekonomi.co.id
	Islamic Religious Law	“Menurut hasil musyawarah ulama, pemberian fatwa haram kepada cryptocurrency seperti bitcoin, ethereum, dogecoin, dll sebagai mata uang untuk jual-beli, dikarenakan mata uang kripto mengandung <i>gharar</i> dan <i>dharar</i> .”	Msn.com News.detik.com Tekno.kompas.com
	Secularism (Separation of religious and economic issues)	“Ekonom Institute for Development of Economics and Finance (Indef) Nailul Huda mengatakan, LBM NU Jawa Timur seharusnya tidak mencampurkan urusan agama dengan persoalan ekonomi”	Liputan6.com
	Policies of Muslim-majority countries (United Arab	“Pendirian MUI ini mungkin berbeda dari rekan mereka di negara mayoritas Muslim lain.	Republika.co.id Mojok.co
Mengkritisi			



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Emirates, Bahrain and Turkey)	Uni Emirat Arab telah mengizinkan perdagangan uang kripto di Dubai, sedangkan Bahrain mendukung aset kripto sejak 2019”	
The policies of Islamic organizations, for example, Muhammadiyah	Wakil Ketua Majelis Tabligh Pimpinan Pusat Muhammadiyah Fahmi Salim menyatakan sikap terhadap mata uang digital kripto belum berubah, pihaknya tak tergesa-gesa dalam memberi hukum atau fatwa haram/halal.”	cnnindonesia.com
Forum creation etiquette	“Keputusannya juga tidak jauh beda. Akan tetapi, entah kenapa kok MUI merasa perlu bikin forum lagi? Mungkin karena yang bikin Mbak Yenny, putri Gus Dur, jadi mereka nggak mau denger? Ya semoga bukan karena itu.”	Mojok.co



International Journal of Health, Education and Social (IJHES)



1. Text Analysis

To uncover the attitude of online media in reporting on MUI decisions regarding cryptocurrency policy, the researcher describes the language used by online media by using linguistic features. Based on the dimensions of text analysis, there are several linguistic features that are used as a medium for constructing news, such as vocabulary, grammatical modality, and choice of news sources (Fairclough 1996, 109-111).

a. Supporting MUI's Decision

1) Selection of vocabulary that supports MUI's Decision

Online media used vocabulary that describes the negative side of cryptocurrencies to support MUI's decision, so that the decision can be accepted by the public. To facilitate data analysis, vocabulary that is considered as supporting the MUI's decision that cryptocurrencies are illegal is marked with bold words, as seen in the data below.

- (1) Terlepas dari fatwa haram yang diberikan MUI, pemerintah Indonesia hingga saat ini tidak atau **belum mengakui cryptocurrency sebagai alat pembayaran yang sah** sebagai alternatif penggunaan rupiah. (tekno.kompas.com 12/11/2021)
- (2) Di Indonesia, aset kripto memang **bukan untuk mata uang** sebagaimana peraturan Bank Indonesia ini juga sama seperti hasil musyawarah MUI yang mengharamkan kripto sebagai mata uang karena di Indonesia hanya **Rupiah mata uang yang diakui**. Di Indodax sendiri kita memperdagangkan banyak jenis aset kripto, bahkan volume perdagangan terbesar di Indodax datang dari aset kripto yang punya underlying aset fisik," ujar Oscar dalam keterangannya di Jakarta, Jumat (Wartaekonomi.co.id 12/11/2021)
- (3) Untuk diketahui, MUI mengharamkan aset kripto sebagai mata uang karena **mengandung gharar, dharar, dan bertentangan** dengan **Undang-Undang** Nomor 7 tahun 2011 serta Peraturan Bank Indonesia nomor 17 tahun 2015. (Wartaekonomi.co.id 12/11/2021)

Data 1 reveals that the words that support the MUI's policy to reject Cryptocurrency is "belum mengakui cryptocurrency sebagai alat pembayaran yang sah". This data is a clause that means Indonesia has not justified cryptocurrency as the valid payment or currency. This indicates that online media wanted to strengthen the cryptocurrency position in Indonesia. Besides, Online media reveal the weakness of cryptocurrency that it has never been valid and it has no mistake to be disallowed. Hence, these word show that online media understand MUI's decision is not mistaken and do not hit the crypto position in Indonesia. This is also in line with data 2 that has the same opinion related to cryptocurrency position. They strengthens that Rupiah is only the currency in Indonesia. Meanwhile, data (3) is revealing the cryptocurrency based on the religion and Indonesia's Law. The word "bertentangan dengan Undang-Undang" has a meaning against the Indonesia's Law. The online media obviously denied the cryptocurrency position by pulling out the Indonesia's Law dan Islam's law.



- (4) Menurut hasil musyawarah ulama, pemberian fatwa haram kepada cryptocurrency seperti bitcoin, ethereum, dogecoin, dll sebagai mata uang untuk jual-beli, dikarenakan mata uang kripto **mengandung gharar dan dharar**. (kompas.com 12/11/2019)
- (5) Mata uang kripto dinilai **mengandung gharar, dharar, dan bertentangan dengan Undang-Undang (UU) Nomor 7 Tahun 2011 dan Peraturan Bank Indonesia Nomor 17 tahun 2015**. (msn.com 11/11/2021)
- (6) Niam pun menyampaikan beberapa alasan kripto itu haram. Ini dikarenakan kripto **mengandung gharar, dharar, juga bertentangan dengan UU Nomor 7 Tahun 2011 dan Peraturan Bank Indonesia Nomor 17 Tahun 2015**. (News.detik.com 12/11/2021)
- (7) Salah satu alasannya adalah **kripto tidak memenuhi syarat syar'i** dalam penggunaan mata uang. Syarat syar'i dalam penggunaan mata uang antara lain ada wujud fisik dan memiliki nilai, selain itu mata uang harus diketahui jumlah secara pasti, memiliki hak milik, dan bisa diserahkan kepada pembeli. (News.detik.com 12/11/2021)

This data reveals that the online media opens the prohibition of cryptocurrencies based on Islamic law to support MUI's decision. This law shows that cryptocurrencies are illegal, because they contain gharar and dharar values. Literally, the term gharar is defined as an uncertain and unclear value both in form and nature. Regarding cryptocurrencies, the ambiguity includes price increases and corrections as well as the form of these cryptocurrencies. While dharar is defined as a value that can trigger damage and loss. Because they do not have clear certainty regarding the form of cryptocurrency, it is feared that it can cause harm to its users. Thus, cryptocurrencies cannot be used as a medium of exchange because they have uncertainty and uncertainty, so they are afraid of causing losses.

2) Supportive Attitude based on Selection of Active/Passive Sentences

According to Fairclough (1996, 124), the attitude of supporting online media is also manifested by grammar in the form of selecting active and passive sentence forms. Thus, the selection of this sentence form is also used by online media in response to the MUI's decision which prohibits cryptocurrencies. Active voice can be in the form of expressing the idea that this MUI ban is based on government and BI regulations. Meanwhile, passive sentences show ideas that are based on religious foundations.

- (8) Terlepas dari fatwa haram yang diberikan MUI, pemerintah Indonesia hingga saat ini tidak atau belum mengakui cryptocurrency sebagai alat pembayaran yang sah sebagai alternatif penggunaan rupiah. (kompas.com 12/11/2019)
- (9) Mata uang kripto dinilai mengandung gharar, dharar, dan bertentangan dengan Undang-Undang (UU) Nomor 7 Tahun 2011 dan Peraturan Bank Indonesia Nomor 17 tahun 2015. (msn.com 11/11/2021)

Data(8) is a simple sentence that has one clause. This sentence uses the verb "admit" which is the active form. This refers to the idea that governments do not condone the use of cryptocurrencies. This active verb emphasizes the government's attitude towards the existence of cryptocurrencies in Indonesia. While data (9) shows the form of a compound sentence that has two clauses. The first clause has the verb "dinilai" which is a passive verb and the second clause uses the active verb, which is "bertentangan". The choice of active verbs refers to the basis of the



law which is considered inconsistent with the use of crypto currency in Indonesia. On the other hand, passive verbs show the basis for forbidding cryptocurrencies from an Islamic perspective. In addition, other data that supports the conclusion that passive sentences tend to show the reasons for banning cryptocurrencies based on religion are in the following data.

- (10) Menurut hasil musyawarah ulama, pemberian fatwa haram kepada cryptocurrency seperti bitcoin, ethereum, dogecoin, dll sebagai mata uang untuk jual-beli, dikarenakan mata uang kripto mengandung gharar dan dharar. (kompas.com 12/11/2019)
- (11) Niam pun menyampaikan beberapa alasan kripto itu haram. Ini dikarenakan kripto mengandung gharar, dharar, juga bertentangan dengan UU Nomor 7 Tahun 2011 dan Peraturan Bank Indonesia Nomor 17 Tahun 2015. (News.detik.com 12/11/2021)

Data (10) and (11) show sentences that use passive verbs. The verb chosen is "dikarenakan". In Indonesian grammatical principles, the verb is categorized as a passive verb, because it has the affix "di" at the beginning of the word. The most important thing is that the two data present that the passive voice is used to explain the causes of prohibition of cryptocurrencies based on religious views.

b. Criticizing MUI's Decision

1) Critical Vocabulary Selection



The choice of vocabulary that tends to criticize the MUI's decision regarding the prohibition of cryptocurrencies is an attempt by the online media to reject this decision. One of the vocabulary words that reflects a rejection is "mencampurkan urusan agama" or "mixing up religious affairs" as shown in the data below.

- (12) Ekonom Institute for Development of Economics and Finance (Indef) Nailul Huda mengatakan, LBM NU Jawa Timur seharusnya tidak **mencampurkan urusan agama** dengan persoalan ekonomi. (liputan6.com 28/10/2020)

Data 12 was published by Liputan6.com before MUI made a decision. Previously, the East Java NU Bahtsul Masail Institute (LBM) issued a fatwa against cryptocurrencies being illegal. Therefore, this data is a form of rejection of the decision to prohibit cryptocurrencies. However, this rejection was addressed to the East Java NU LBM. Nevertheless, the value contained in this news is an attitude that is contrary to the decision to make cryptocurrencies illegal. Regarding Data 12, Huda, as an economist, suggests that the East Java NU is secular in nature, namely separating religious affairs and economic matters as indicated by the words in bold. With this statement, Huda firmly rejects the decision to ban cryptocurrencies. Furthermore, online media also uses a vocabulary that refers to a comparison of the MUI's decision regarding the illegal status of crypto with the regulations and policies adopted by Muslim-majority countries, such as the United Arab Emirates as seen in data below.



- (13) Pendirian MUI ini mungkin **berbeda** dari rekan mereka di negara mayoritas Muslim lain. **Uni Emirat Arab telah mengizinkan perdagangan uang kripto** di Dubai, sedangkan **Bahrain mendukung aset kripto** sejak 2019. (Republika.co.id 14/11/2019)
- (14) Ini **negara-negara Arab lho**, bangsa yang lebih ketat soal riba. Jika mereka saja mulai **membuka diri soal kripto**, lha kok kita malah mau ngotot menolak? Masa iya biar kita nggak dibilang ke-arab-arab-an sekaligus ke-barat-barat-an? (Mojok.co 16/11/2019)

Data 13 provides a comparison between the policies of the MUI and other Muslim-majority countries. The use of the verb "different" indicates a comparison that is not the same. Thus this data questions MUI's response to existing policies in other Muslim countries, such as the United Arab Emirates and Bahrain. Likewise data 14 indicates a criticism and satire of the MUI's decision, where in a country that is strict about usury it does not prohibit cryptocurrencies and even provides an entry point for cryptocurrencies. So that this decision is considered as a manifestation of proving the identity of the Indonesian people who are reluctant to be considered as actors of eastern culture (Arabic) and western cultural actors (Western). In addition to comparisons with Muslim-majority countries, the media also compares the MUI's decision regarding cryptocurrencies with the attitude of Muhammadiyah which has not issued a fatwa, as shown in the data below.

- (15) Wakil Ketua Majelis Tabligh Pimpinan Pusat Muhammadiyah Fahmi Salim menyatakan sikap terhadap mata uang digital kripto belum berubah, pihaknya tak **tergesa-gesa** dalam **memberi hukum atau fatwa haram/halal**. (cnnindonesia.com 28/10/2019)

Data 15 reveals the attitude of Muhammadiyah that is not too hasty in making decisions. The use of the verb "tergesa-gesa" in a negative form indicates that Muhammadiyah is still conducting in-depth studies on cryptocurrencies. Thus, data 15 is a comparison as a form of criticism of the MUI's decision which seems premature by online media (in this case cnnindonesia.com). Moreover, this comparison is juxtaposed with community organizations that have a major influence on Muslim communities in Indonesia. Furthermore, the attitude of media criticism is also contained in political ethical issues that occur in religious institutions, as shown in the data below:

- (16) **Keputusannya juga tidak jauh beda**. Akan tetapi, entah kenapa kok MUI **merasa perlu bikin forum lagi?** Mungkin karena yang bikin Mbak Yenny, putri Gus Dur, jadi mereka nggak mau denger? Ya semoga bukan karena itu. (Mojok.co 16/11/2019)

Data 16 shows the attitude of the MUI towards the decisions of other institutions which already have the same direction, so that the MUI seems to lack respect for the opinions of other parties. This is indicated by the phrase "keputusan juga tidak jauh beda" or the decision is also not much different. This phrase indicates a disappointment to the MUI, because other parties have made the same decision so that the decision has actually been represented and the MUI does not need to hold a meeting to discuss it. Furthermore, the attitude of the MUI which tends not to respect the decisions of other parties is also contained in the criticism "merasa perlu bikin



forum lagi?" or "why do we need to create another forum". This shows the attitude of the MUI which does not want to be outdone in discussing the permissibility of cryptocurrencies.

1. Discourse Practice

In Fairclough's critical discourse analysis (1996, 141), the second dimension is the dimension of discourse practice. According to Mayasari, Darmayanti, and Riyanto (2013, 218), aspects of text production and consumption are aspects that must be considered. The production aspect is an aspect to find out the background of online media. With regard to the attitude of online media towards the MUI's decision regarding the prohibition of cryptocurrencies, the background in question is what is the background of online media. One of the aspects behind online media is the presence of online media as a vehicle for conveying information that is most in demand by the public. This is because online media is able to present information quickly and easily or instantaneously, without having to wait like print media. The rapid development of technology makes people reluctant to have a life that is completely difficult, because the presence of technology is considered to be a medium to facilitate all kinds of activities and problems in people's life. Therefore, the presence of online media can change people's mindset towards print media.

In addition, in conveying information, online media is required to have high creativity so that it can adapt to people's tastes (consumption aspect). When online media is able to provide information according to people's tastes, online media ratings will be able to rise because people will be more interested in consuming that information. Given that online media ratings are an important element that will affect their income, this can be one of the purposes of framing the attitude of online media towards MUI decisions regarding cryptocurrencies.

Several online media (Msn.com, News.detik.com, kompas.com, Warta Ekonomi.co.id) that support the MUI's decision to ban cryptocurrencies choose two arguments that cannot be debated, namely referring to Law Number 7 Year 2011 and Bank Indonesia Regulation Number 17 of 2015. The online media group wants to emphasize that the MUI's decision is based on the regulations stated in the law. So that the attitude they take is correct and easily accepted by the public. Furthermore, three online media groups (Msn.com, News.detik.com, Kompas.com) also added elements of existing regulations in the Islamic religion. The choice to include religious regulations in support of the MUI's decision is a choice that can boost the public's image of the online media considering that Indonesia has a Muslim majority population.

For those who criticized (cnnindonesia.com, Republika.co.id, Mojok.co, Liputan6) the MUI's decision, they compared the decision with other Muslim-majority countries such as the United Arab Emirates, Bahrain and Turkey. With this comparison, the online media uses satire that is able to attract the attention of people who do not agree with the MUI's decision regarding the prohibition of cryptocurrencies. Moreover, data from one of the well-known trading



platforms says that already 6 million Indonesians depend on crypto for their livelihoods. So that with this critical attitude, the online media will be able to attract their sympathy.

2. Socio-Cultural Practice

The next dimension in Fairclough's critical discourse analysis is the analysis of sociocultural practice (Fairclough 1996, 146–147). In this dimension, the analysis will refer to the sociocultural context that exists outside the media and influences the way a media packages a discourse. The scope of sociocultural practice can be orientation, such as economic, political, social, cultural and ideological (Fairclough, 1992, 67).

The social context that influences the packaging of discourse by the media to respond to MUI's decision regarding cryptocurrencies is the reality of Indonesia as a Muslim-majority country, bearing in mind that the halal-haram status of cryptocurrencies has not been decided beforehand. So that when this was decided by the institution inhabited by the ulema, there was debate between Muslims and society in general. In addition, the issue of halal-haram in Indonesia is a very sensitive matter. It is not impossible for Muslims in Indonesia to fight for issues that are prohibited by the ulema. Often conflicts between communities often occur, because of issues of haram-halal, these conflicts even become inheritance conflicts that are passed down from the old to the young and so on. With this condition, responding to the MUI's decision regarding the prohibition of cryptocurrencies is a sensitive issue, so that it can increase the rating of media reporting it.

In principle, cryptocurrencies are embryos of increasingly sophisticated technological developments. Civilization that initially only knew the conventional paradigm, today civilization has shifted to the digital (post-modern) era. People do not need to go to a store to buy a need, just by typing and ordering online, the needed items will be delivered immediately. Thus, the issue of buying and selling requirements based on religious law also needs to be reinterpreted. Because by closing oneself off from technological developments, an individual will find it difficult to socialize, so whether we want to or not, technology must keep abreast of it. Because changes in the digital era also have an impact on buying and selling (trading) activities. This also affects the media to keep abreast of any information relating to developments in the digital world such as cryptocurrencies which are classified as digital. Because, if they are unable to keep up with current hot issues such as cryptocurrencies, online media may not be able to meet people's tastes.

Online media groups that support MUI's decisions are based on laws that have been established in Indonesia, namely Law No. 7 of 2011 regarding currency. One of the contents of the article that prohibits crypto-currencies in Indonesia is article 1 which reads "Currency is money issued by the Unitary State of the Republic of Indonesia, hereinafter referred to as Rupiah". With this article it is clear that there is no currency that can be used in Indonesia other



than the rupiah. Therefore, on the basis of the law, the media group indirectly educates the public about currency regulations in Indonesia.

In addition, the condition of Indonesia which is a Muslim-majority country. By supporting MUI decisions through conveying religious views, the public will more easily accept supportive online media opinions, because religious regulations are seen as very necessary to obey. Thus, it is not uncommon for conflicts regarding regulations in religion to occur, considering that society places more high regard on issues relating to religion. It was proven that when one of the political figures (Basuki Tjahaja Purnama) made fun of the holy book of Islam in 2016, the people immediately held demonstrations to demand harsh punishment for this political figure. This indicates that support for religion is still embedded in the mindset of Indonesian society.

For Media Online who criticized it, the MUI's decision to ban cryptocurrencies was seen as premature. There are only two institutions (NU East Java and the Islamic Law Firm in collaboration with the Wahid Foundation) that have discussed cryptocurrencies through the Bahsul Masail forum, which is a discussion forum for issuing a fatwa. There are no Islamic organizations such as (Muhammadiyah, Al-Irsyad, Nahdlatul Ulama', LDII, etc.) that issue fatwas regarding cryptocurrencies. In Indonesia, the role of mass organizations is very large in determining sharia, this can be seen from the various differences in sharia according to the mass organizations they believe in. Therefore, MUI decisions tend not to wait for decisions from other mass organizations. So far, only Muhammadiyah has stated that they have not been in a hurry to make a decision.

In addition to the conditions that exist in Indonesia, the MUI's statement that it was too early to ban cryptocurrencies was also motivated by global conditions. Some Muslim countries even support crypto currency. The supporting countries are the United Arab Emirates (UAE), Turkey, Bahrain. The UAE, for example, is a country that has no compromises on usury, but they are not closed to the arrival of cryptocurrencies. Therefore, it is deemed necessary for the MUI to look at conditions in other Muslim countries, so that it does not seem too hasty.

Conclusion

Based on text analysis, online media has two attitudes in responding to the MUI's decision regarding the prohibition of cryptocurrencies. The attitude is an attitude of support and criticism by using the language features of vocabulary and grammar. Some of the media that support the MUI's decision are Msn.com, News.detik.com, Kompas.com, Warta Ekonomi.co.id. The attitude that supports the MUI's decision is based on the Law of the Republic of Indonesia and the views of the Islamic religion. Based on the law, the only currency that can be used in Indonesia is rupiah. Meanwhile, in the view of the Islamic religion, cryptocurrencies are considered to have gharar and dharar characteristics. Critical attitudes of the media (cnnindonesia, liputan6, mojok, and Republika) consider that the MUI's decision is premature. They compare it with existing



regulations in other Muslim-majority countries such as the United Arab Emirates, Turkey and Bahrain. So far these countries do not have the view that cryptocurrencies have illicit value. In addition, in Indonesia, there is no Islamic organization that has issued a fatwa that cryptocurrencies. So that the MUI decision is considered necessary to be reviewed again.

In fact, even though there are differences of opinion in interpreting the same news, there are external elements that tend to influence their alignment with the news (for example the MUI's decision regarding the prohibition of cryptocurrencies). These external elements can be in the form of market share (readers' tastes), Indonesian and global conditions, and ideology. Therefore, this study concludes that understanding one online media discourse can produce different interpretations and views. So that the public is expected to need accuracy and wisdom in understanding a discourse in online media so that they do not immediately take it for granted



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