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As a new achievement, electronic money has significant commercial, economic, political and social effects. E-money is the monetary value of moneys issued by the government or the private sector that is stored electronically on an electronic device.

Since e-money is one of the issues that has received a lot of attention nowadays, in order to deal with this emerging phenomenon, it is necessary to move to the right transactions in accordance with the jurisprudential rules and conditions.

Studies show that since electronic money is considered to be a kind of money, so the usury may be in it and is forbidden on the basis of evidence to prove the usury in electronic money.

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 - (13) Al-Maqsab, p. 106
 - (14) Hashiya Al-Maqsab, The Late Isfahani, Talk of a guarantee for fungible and non-fungible, p 53
 - (15) Masbah Al-Faghaha, v. 3, p. 152
 - (16) Javaher al-Kalam, Mohammad Hassan Najafi, vol 25, p 5
 - (17) Tahrir al-Wasilah, Imam Khomeini, vol. 1, pp. 539 to 540
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gold and silver) do not apply to it. But if the traders intend is to escape the usury, the difference is not current. So, if one wants to borrow for an increase and get rid of usury by selling cash, more or less, it's forbidden and his/her trade is void.⁽¹⁷⁾

B: Trading money for a rational purpose:

Many jurists have permitted the trading of money. But they have traded it for serious intent in the trade and for a rational purpose.

Ayatollah Makarem Shirazi responds to the question whether or not to trade banknotes:

Banknote is one of the few and there is probably no usury in buying and selling banknotes, but there is another problem here. And in common sense, banknote is always money. No one in the marketplace says I have ten thousand I'll sell the cash to you for eleven thousand toman, in one month, except for those who want to make it a trick to escape usury, actually they want to lend with a usury and rename it.

Unauthorized trading of money: Some jurisprudents do not allow the sale of money of one kind at all.

Ayatollah Mohammed Taqi Behjat also responded to the buying and selling of money: Buying and selling money is not right.⁽¹⁸⁾

According to most jurists, buying and selling money will be permissible if it has a rational purpose.

So, it can be said that buying and selling credit money is one of the new issues. But, according to the famous fatwa of the jurists, there is no restriction and a usury, whether of one kind or of both kinds (in foreign exchange).

Discussion and conclusion:

In the religion of Islam, usury is forbidden and one of the great sins and there is strong Quranic and narrative proof about usury. Islam, in order to prevent usury, recognizes the necessity of jurisprudence before performing transactions.

Saheb Javaher writes: There is a condition in borrowing that only the borrowed is to be received, so if there is any great interest in the loan it is forbidden. In this ruling there is no disagreement between the jurisprudents, but the Shia scholars have a consensus on it. It is said that Muslims have a consensus on this, because this extra money is usury.⁽¹⁶⁾

So, if a borrowed object remains to be repaid, it is obligatory on the borrower to return it, and if it is not available, if it is a fungible object, the borrower will pay the lender like that. And if the object is non-fungible, the borrower should pay the price.

Any condition of addition in the loan, whether it is objective or mandatory is usury and forbidden and whether it stipulates a raise in money or there is a condition in the course of borrowing, though it does not stipulate when it is in debt.

So, it can be said that credit money is property, according to the famous opinion of the jurisprudents, and if its value and purchasing power remain stable, it is fungible property. Therefore, there is no difference between borrowing real money and credit money, so the condition for paying the extra amount on the loan is the loan usury and forbidden.

Buying and selling credit and real money

Another legal and jurisprudential distinction between real money and credit is in "mere injunctions" and "money-to-money exchanges."

Contemporary jurists have differing views on whether or not to authorize the sale of credit money:

A: Allowing money to be sold in any case:

Some contemporary jurists, however, allow money to be traded, whether for less or more than the same amount, as trade between the two countries, or as cash or credit.

Imam Khomeini states: If trading on banknotes, manat, and paper money that is common in our time is done on one hand or on both sides, it is likely that mere trading rules (buying and selling money,

But as to whether or not the credit money is fungible, should it be debated whether it is fungible or non-fungible? And what are some of the features and qualities of being fungible and we pursue this in two ways: one by analyzing the historical background of electronic money and the other by defining a fungible object.

A. The exchangeability of electronic money based on a historical view of it

One of the things that needs to be kept in mind is the reason and how a third object was introduced into the exchange - later called money. Of course, in this research we are trying not to get caught up in the word money, because the real external matter is, as is true, the subject of jurisprudence. We therefore seek to discover the reality of that third object and its function as it is, and to make it easy then to judge whether it is fungible or non-fungible.

B. The exchangeability of electronic money by definition of a fungible property

For example, the definitions for of a fungible property quoted in the book on money in Islamic economics are as follows: The ownership of credit money is of the fungible kind and in jurisprudence, fungible property laws apply to it. But based on what a property is fungible? nominal value or money buying power?

So, regarding credit money whose value and purchasing power have proven to be stable over time, the popular jurisprudential view is that such moneys are fungible like gold and silver coins. But there are different views on credit money whose value and purchasing power decline rapidly over time. Some jurists have taken this as a fungible property while others have taken it as a non-fungible property.

Electronic Money Guarantee

Another jurisprudential law on money is the issue of money's debt and guarantee, meaning that if one borrows some money from another, or gets involved in it for some reason, then the same amount of money must be paid.

are not Shari'ah terms, meaning they do not come from our Shari'a jurisprudence, but from the point of view of jurists, these two terms have been introduced into jurisprudence. And these two are common terms that, if customary views change at different times and places, about whether objects are fungible or non-fungible, then the view of jurists would be different. Because custom is the basis for identifying these two terms.

The definitions that the jurisprudents have put forward for fungible and non-fungible are divided into several categories:

- The first category: Some jurisprudents have merely asserted that fungible and non-fungible is a customary practice, to which they refer.

Sheikh Ansari says: The meaning of the literal word is neither the truth of the law, nor its literal nor its literal meaning, but anything that has a consensus on its interchangeability, is fungible. And if there is a difference in the exchangeability of an object, the practical principle is referred in determining whether it is fungible or non-fungible.⁽¹³⁾

- The second category: In this category, it refers to the unity of two objects in kind, and a few refer to unity in class.

Researcher Khoi writes: The description of objects falls into two categories: one of which is involved in the ownership of the object, and the other has no involvement in it, the first being if it is one of those specified by type or class of persons, it is fungible.... And if the characterization of these traits, as they are not mentioned, it is non-fungible ... What we have mentioned about similarity among the people mentioned is dedicated to the typical alliance, but in the union of commodities, the similarity is not true in all cases.⁽¹⁴⁾

- The third category: This definition is quoted by Sheikh Ansari in Maqasab as quoted by many jurisprudents and attributed to the scholars of jurisprudence. He writes that an object is fungible whose components are equal in price.⁽¹⁵⁾

The fourth category: These definitions refer to traits that result in equity in the willingness of individuals to result in equity in the property and price of its individuals.

In the so-called jurisprudence, property is referred to as something that can be traded, and, from an economic point of view, worth the exchange.⁽¹⁰⁾

But property from the point of view of the jurists: Many jurists regard property as a rational credit that is abstracted from things because of human desire. For example, Imam Khomeini said about property, the credibility of things is only because they are interested, so if something is not taken care of for lack of property, profit, or because of its abundance, it will not be a property, so, property follows the desire and attraction of people to things⁽¹¹⁾.

So, the jurists consider property as something that is considered to be property of the common sense, that is, everything that, in terms of tradition and intellect, has a proprietary worth is considered a property, so, the jurisprudential rulings of property are applied to something that, in custom and rationale, is a property.

After clarifying the concept of property from several perspectives, we examine whether the definition of property is valid on current credit money.

The popular jurisprudential view is that credit money has a proprietary worth because the government has given credit to it, including:

Imam Khomeini states: Cash such as banknotes, dinars and dollars, etc, has a credit proprietary worth, such bonds, like dinars and coins of gold and silver, are considered money, their payment to the creditor will make the debtor free and in their wastage, like other property, there is a guarantee⁽¹²⁾.

In the view of the jurists, money - even credit money - is a property because money is precisely put into debt as its commodity and its property is transferred to guarantee. In credit money, like commodities, the objective aspect and the property and its value have both been taken into account.

6. Usury in electronic money

Credit Money: is a fungible property or is a non-fungible property.

The words of fungible or non-fungible are among the most important words in Islamic jurisprudence and Islamic law, but they

of checks, payment cards and credit cards for indirect payments, i.e. timely payments.

Software-based e-money products will also reduce the demand for visual deposits by reducing transaction costs by facilitating the transfer of money between different types of accounts, banks and countries as well as learning overheads. Learning overheads are related to the skills that individuals acquire over time while using personal finance software and communication technologies to optimally manage their financial programs.

The most important characteristic of electronic money, whether transnational or borderless, plays an important role in influencing other economic variables. While this is considered by some governments to be the source of some of the negative effects of widespread electronic money issuance, it also contributes significantly to improving the efficiency of global exchanges. It is natural that with the use of electronic money, the global cost of transferring funds will be significantly reduced.

Today's currencies have jurisprudential rulings because in this kind of money, what is credited to the transactions is the bonds themselves, not gold or silver backing or anything else, which is referred to as credit backing for these bonds. Accordingly, the bonds themselves are traded.

Nowadays, electronic money is one of the examples of credit money and has the same rules, which are mentioned below.

1- Proprietary Worth of Credit Money

Is credit money property, and other property law encompasses it, or is the remittance a substitute for property. There are many definitions for the meaning of property in dictionaries, including:

Ibn Manzur in *Lesan al-Arab* says: The property is known and needs no definition, and it includes all the things you own⁽⁸⁾

Dr. Moein says: what is in someone's property, what is worth the exchange, the will, the property⁽⁹⁾

So, property, in terms of rationality, it is something that should be worth the trade.

electronic money issuer, and what is more common is that the only authorized and possible payments are customer-to-business (B2C) payments as well as the possibility of redeeming the amount of electronic money for business.

3. Transferability is limited to trades whose record is recorded. In most product methods and procedures, some details of the transactions between the firm and the customer are recorded in a central database and can be displayed and presented. In cases where transactions are possible directly between consumers and the consumer closes the contract through the electronic money operator, this information is displayed on the central device.
4. The number of partners and parties that are effectively involved in transactions through electronic money is much more than contractual transactions. There are generally four types of people involved in a transaction through electronic money: an e-money issuer, a network operator, a vendor of hardware and software, a transmitter and an e-money dealer. The issuer of electronic money is the most important person, while the network operator and vendor are technical service providers and electronic money transferer and dealer entities are banks or companies of a bank nature providing services for other non-cash payment instruments.
5. Technical barriers and human errors can make transactions difficult or impossible while in paper-based transactions there is no such problem.

In general, electronic money products can be technically divided into two categories:

- 1- E-money based on smart cards
- 2- Software-based electronic money

Smart card-based e-money products are designed to facilitate small value payments in face-to-face micro transactions, therefore, smart card-based e-money products are expected to reduce the use of central bank money and to a lesser extent the use of credit and payment cards for direct payments. It is also likely to reduce the use

What is electronic money?

Since e-money is still in its infancy, there is still no single definition of e-money, and various people have defined and explained e-money in different ways. In a draft of its instructions, the European Community has described electronic money as:

1. It is stored electronically on an electronic piece, such as a card chip or computer memory.
2. Accepted as a means of payment for liabilities to entities other than the issuing entity.
3. It is designed to be available to users as an electronic substitute for coins and banknotes.
4. For the purpose of electronic transfer of funds and payments made with limited amount.

The US Federal Reserve Consumer Advisor has described electronic money as: It is a money that is circulated electronically, and can be presented as smartcards or cards with stored value or an electronic wallet. It can also be used at the point of sale or without the intervention of anyone else and used directly in person-to-person form, and it can also be moved or spent through telephone lines to banks or other service providers or issuers (electronic money).

Key Features of E-Money

The main features of electronic money are:

1. The value is stored electronically on a piece or electronic device. Different products are different in terms of electronic implementation. In card-based e-money, a piece of computer hardware that is portable, and then a microprocessor, is embedded in a plastic card, while in software-based e - money, a specialized software , which is installed on the PC , is used.
2. The value in electronic money is transmitted in several ways and electronically. Some types of electronic money allow the transfer of electronic balances directly from one consumer to another without the intervention of a third party such as an

to another account in the name of him/herself or others. The source of publishing credit money is the will of individuals or bank credits, thus part of the issuance of credit money and the creation of it is through the opening of current accounts by individuals or institutions in banks, and the other part is the credits that banks provide to customers and keep them in their current account. Today, paper money is largely replaced by credit money.⁽⁶⁾ Here are some examples of credit money.

1. Credit Cards: Credit cards are a convenient alternative to carrying cash and checking. These cards have actually enabled long-term debt payments. These include bank credit cards, dedicated retail cards, and travel cards.

The holders of such cards purchase goods from all the recipients who are parties to the bank contract and can receive cash from all branches of banks.

2. Debit Cards⁽⁷⁾: Debit cards allow the customers to make purchases by transferring money from the customer's account to the seller's account electronically. In this way, for processing, the cardholder first passes the card inside the card reader and gives the customer the related keyboard. The customer confirms the transaction amount and enters his/her PIN. Therefore, the transaction is immediately electronically verified and the transaction amount is transferred from the customer's account to the seller's account.

3. Electronic Money (E-Cash): In this system, customers and businessmen are able to transfer their needed money cheaper, more conveniently, and faster than any other banking system.

Such a process will not only change the way a customer finances their business, but will also change the basis of the entire financial system and even governments.

With E-Cash no longer there is a need to carry a bunch of banknotes, and one can only carry one plastic card with the size of a credit card that has electronic memory and buy whatever he/she want.

the fundamental difficulties of trading because some of the goods selected as a valuation instrument became corrupt over time and could not be maintained for a long time. Or, because of their large volume, their storage required large spaces, and their transportation was often difficult. These problems led people to look for an object as a unit of value that would not have these problems.

Gold and silver are metals that are widely accepted and widely used worldwide. There is a large possibility of laminating in them, and small and fine coins can be made from them, and because they are inherent in value, their value is not lost by fragmentation into smaller pieces. They have a great deal of flexibility and can be molded into different formats and shaped differently. It is also possible to engrave any figure and text on them⁽³⁾.

B: Banknotes paper money (with gold and silver backing)

After commodity money, especially with the rise of metal money, money changers took money from merchants and families because of problems in keeping and stealing money at home, and instead gave paper receipt to owners. This was the first spark in the creation of paper money. The holder of the receipt could deal with these receipts and could receive his metal money by referring to the money changers. In this case, paper money would be fully backed. Money changers learned from experience that customers withdraw at an almost certain proportion of total deposits, and the receipts issued by the money changers rotate hand in hand, and are the intermediary of the exchange (money)⁽⁴⁾.

The issuers of these receipts had pledged to issue, immediately, gold or silver whenever these receipts were returned. As such, these receipts were used as "banknotes with the ability to convert to metal". Such banknotes, backed by gold or silver, were called representative money⁽⁵⁾.

C: Credit Money:

Credit money is the sum of the accounts of customers of banks and other institutions that accept deposits, and It is usually transferable from one account to another account by check or other means. Simply put, the credit money is the current account and credit account of different entities and institutions that are held by banks and that their owner can receive them in banknotes, or transfer them

6-1- The Constitution

Paragraph 5 of Article 45 of the Constitution stipulates that the usury shall be prohibited and the misappropriation of the wealth derived from usury.

Article forty-nine of the Constitution has also provided for the transfer of wealth derived from usury and its return to the right holder or public property among the duties of the government of the Islamic Republic of Iran (Complete Set of Constitutional and Civil Regulations with Recent Reforms, 2002).

Money Definition

Gold or other metal that is a common coin or banknote. The word seems to have been derived from the Greek "bool" since the Parthians.

Coin: A small piece of metal, usually "circular and flat," accredited by a government for commercial use in a society. In the past, the metal of coin was gold, silver and copper, but today nickel compounds are more commonly used. Today, the use of gold and silver is more in the field of commemorative coins. "(Jafari Langroudi, 1999)

Money History; Barter

In very distant times and in primitive societies of humanity, trades and exchanges were carried out using the barter system, meaning that commodities in society were traded⁽¹⁾. With the division of labor and expertise, the need for exchange became more apparent, with the result that barter took place⁽²⁾. Each person would exchange his surplus product which he/she did not need. with the surplus of others, he/she needed. These transactions were exchanged, meaning that other goods were bought at the same time as the sale of goods, so trading was conducted in a barter system before the emergence of money.

A: Metal Money:

Selection of one or more goods as the criterion of value, although to some extent facilitated the exchange, failed to eliminate some of

the prohibition of usury .This multitude of hadiths indicates the severity of the prohibition of usury to the sacred nature of the innocent.

3-3- Usury from the consensus point of view

Another argument of the discovery and deduction of sentences is the consensus of jurists in an age, and based on the views of the jurists, one can find the consensus of the jurisprudents about the prohibition of usury. For example, Shaykh Tusi says: "The scholars have the consensus that usury is a great sin" (Tusi, 1963: 589). It is also stated in the Qur'tabi's commentary that the prohibition of usury is consensual (Qur'tabi, 1976: 348).

5- Philosophy of the prohibition of usury from the viewpoint of jurists and commentators

The late Tabarsi attributes the prohibition of usury to the abandonment of business and the disruption of business (Tabarsi, 1971: v3, 182).

Allameh Tabataba'i states about the cause of the prohibition of usury: "If the usury is forbidden it is because it is out of the proper way of life and is incompatible with faith in God and it is also one of the instances of injustice" (Tabataba'i, 1984: v2, 639).

According to what was said, it can be concluded that the Holy Quran has forbidden usury for any reason, and apart from the philosophy of prohibition, in the analogy of priority, the attention of any jurist and commentator should be on its prohibition.

Islamic Penal Code Adopted in 1996

Article 595 of the said law states that: any agreement between two or more persons under any contract, such as: trade, debt, peace, and the like, if two similar goods are traded and one weighs more, or receiving excessive payment; Looks like usury and it is considered a crime. The perpetrators, either the receiver and payer of usury and their intermediaries, are sentenced to six months to three years in prison and up to 74 lashes and the equivalent of the usufructuary's money in cash (Islamic Penal Code, 1997).

-1- Usury in the Qur'an

Some verses in the Holy Quran discuss the prohibition of usury, which include:

- 1- "The money that you give to usury to increase in the property of the people, there is no increase in the sight of God for it, and the money you pay for the pleasure of God for Zakat doubles up" (Surah al-Rum, verse 39).
- 2- "One of the ugly Jewish habits was to take usury while it was forbidden, and to eat people's property unjustly ..." (Surah al-Nisa, verse 161).
- 3- "O people of faith, do not eat the ever-increasing usury, fear Allah to be saved ..." (Surah al-Imran, verse 130).

From these verses of the Holy Quran one can understand the prohibition of usury from the sight of Almighty God, and this issue appears more than the first and second verses in the third one, because in this verse, the Almighty calls the faithful to fear of God and away from the usury.

In short, all these verses indicate the severity of the prohibition of usury in Islam. Although the commentators disagree on the instances of usury, in the Holy Qur'an, the usury is forbidden.

3-2- Usury according to the tradition of the Prophet (peace be upon him)

There are many narrations of the infallible in Shiite and Sunni authentic books indicating the prohibition of usury, some of which we will briefly mention below: 1- Sheikh Abbas Qummi, quoting the Holy Prophet of Islam (PBUH), says: "God fills usurper's belly with hellfire on the day of resurrection as much as he has eaten with usury: None of his good deeds will be accepted as long as a little bit of kidnapping property is in his hands, and he/she will be repeatedly cursed by angels" (Qummi, 1984: v1, 507).

- 2- The Prophet (peace be upon him) elsewhere describes usury as the worst business (Hakimi, 1984: v2, 403).

In short, there are numerous narrations in Shiite and Sunni books on the prohibition of usury. For example, Hor Ameli in the Book of Vasayel Al shia has collected more than three hundred narrations of

2- Kinds of Usury

Usury in jurisprudence is divided into two kinds: 1) loan usury 2) barter usury

2-1- Loan Usury

Loan usury: one lends money to another and then either explicitly or implicitly or by an agreement between the parties, he or she request more from the borrower in favor of him /herself or another person this surplus is called a loan usury if received (Allameh Helli, 1984: 380; Khomeini, Ruhollah, 1982: v2, 653).

2-2- Barter Usury

There is no doubt that usury in credit is forbidden from the Shiite point of view because there is a narration from the Prophet (peace be upon him) which states: "There is no usury except in credit". According to this narrative, some have considered usury to be solely on loan. But another type of usury that is forbidden is in transactions. Getting extra money in the transaction of two commodities is said to be a barter usury. (Khomeini, Ruhollah, 1995: v1, 653) Also, the extra property may be money or something else.

Another criterion is stated by Martyr Motahari in the book of the issue of usury, which is the ability to measure and appreciate (Motahari, 1997: 78-79). This criterion has been more general and inclusive than modular and weighted and encompasses limited objects that are determined, such as banknote.

3- Islamic Laws on Usury

In all the divine religions the usury is forbidden, and so in Islam, to a higher degree, this should be forbidden, and at the same time there is no doubt in the prohibition of usury from the perspective of the Qur'an, tradition and the consensus of the scholars. Imam Khomeini has regarded usury as the point of denial of the necessities of religion (Khomeini, Ruhollah, 1995: v1, 536). In the following, the article deals with the usury verdict in the sources of inference of the verdict in Imamah jurisprudence.

Introduction

The usury is one of the non-flagrant offences in various Muslim and non-Muslim human societies, and it is a barrier to the economic growth of a group of people, and it also causes the good traditions such as the beautiful loan, which has been strongly emphasized in the religion of Islam, to be oppressed and forgotten, and in the analogy of priority, it has caused issues like moral corruption, laziness and unrestrained economic growth. Therefore, the religion of Islam denounces usury and its parties. Consequently, the laws of the Islamic Republic of Iran should also impose a severe penalty for committing this crime. The purpose of this article is to examine the problem of usury in Islamic law and its philosophy of the prohibition of usury and the status and manner of dealing with this deadly social phenomenon in the Iranian law.

1. Definition of Usury

Usury literally means the increment of anything from its original amount (Mawoof, 1982: 250). This meaning has also been used in various verses of the Qur'an. For example, in Surah al-Rum, verse 39 says: "It will not increase in the sight of the Lord" or, in Surah Hajj, verse 5 says: "When we send rain down to the ground, it moves and promotes growth ...". Also, in verse 276 of Surah al-Baqarah that says: "God increases the reward of good deeds". Saheb Javaher also knows two criteria for usury, which did not include the usury done with ignorance. Then usury can be fulfilled in two cases:

1. Swap two similar commodities, one of which is higher and their weighting is done.
2. Lending one commodity to another person on the condition of extra repayment (Najafi, 1986: v8, 150).

Therefore, the definitions that the Imamiah jurisprudents have given, since they reflect the meaning of usury in the religion of Islam, are comprehensive definitions.

Abstract:-

The word usury means excess or addition, the interest that the money-lender receives from the borrower. The usury is one of the prohibitions that has been strongly condemned in the religion of Islam. Consequences such as quitted business, unlawful acquisition of property, reduction in human emotions, class distances, and so forth are the reasons for the prohibition of usury.

E-money is the monetary value stored in an electronic tool and is the last step in the evolution of money, today, and is described as the process of immaterializing and the invisibility of money. E-money is an emerging phenomenon that has the potential to perform the functions of money economically.

The purpose of this article is to investigate and explain the issue of usury in electronic money. In this study, while defining and introducing different kinds of usury, the prohibition of usury from the perspective of the Qur'an, tradition and Islamic penal code is proved. This article also examines whether usury exists in electronic money and what is its verdict.

Studies show that the conditions of prohibition of usury are also present in electronic money and this issue cannot be denied and therefore the prohibition of usury in electronic money is proved.

Keyword: Usury, Electronic Money, Prohibition, Quran, Narrations, Consensus.

المخلص:

كلمة الربا بمعنى الزيادة والاضافة هي ربح التي يكسب الدائن من المدين. الربا هي احد السريات التي لقد تعرض لانتقادات شديدة في دين الاسلام عوامل مثل التخلي عن الأعمال التجارية، تدمير المجتمع الإسلامي، انخفاض المشاعر الإنسانية، وإيجاد التشويه الطبقاتية، وما إلى ذلك تم ذكرها كأسباب عقوبات على الربا.

النقود الإلكترونية هي قيمة الأموال المخزنة في جهاز إلكتروني. واليوم يعتبر الحلقة الأخيرة للتطور التدريجي للنقد ويصف كعملية غير صالحة وغير مرئية للنقد. النقود الإلكترونية هي ظاهرة ناشئة. من منظور الاقتصادية، لديها القدرة على أداء المهام والواجبات النقدية.

الغرض من هذه المقالة هي دراسة ووصف مشكلة الربا في النقود الإلكترونية. في هذه الدراسة، أثناء تحديد وتقديم جميع أنواع الأعراف، يثبت حرمة الربا من منظور القرآن والتقاليد وقانون العقوبات الإسلامي. يناقش هذه بشكل هامه في القسم التالي هل هناك الربا في نقد الالكترونكية، ماهي الحكم؟

تظهر الدراسات أن هناك أيضاً ظروف حرمة الربا للنقود الإلكترونية، هذا المسألة لا يمكن إنكاره. لذلك تثبت الربا في النقد الإلكترونية.

الكلمات المفتاحية: الربا، النقود الإلكترونية، الكرامة، القرآن، الرواية، الإجماع.

Jurisprudence of Usury in Electronic Money

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دراسة فقيهة للربا في النقود الإلكترونية

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