

Incentivized Reading in the Digital Age: Analyzing the Application of *Ju'ālah* in FizzoNovel's Monetization System through the Lens of Hanafi Jurisprudence and Wahbah az-Zuhaili's Thought

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Abstract: In today's digital era, smartphone applications have evolved beyond mere communication tools; they now serve as economic platforms capable of generating income for their users. One such application is FizzoNovel, which rewards users financially for engaging in reading activities. This study aims to explore the monetization system embedded within the FizzoNovel app through the lens of Islamic commercial jurisprudence (*fiqh muamalah*), specifically by examining the concept of *Ju'ālah*. The analysis is conducted by comparing the perspectives of the Hanafi School and Wahbah az-Zuhaili. Employing a qualitative methodology, this research utilizes a library-based approach, drawing upon books, peer-reviewed journal articles, and other scholarly sources. The findings reveal both convergences and divergences in the interpretation of *Ju'ālah* between the Hanafi tradition and Wahbah az-Zuhaili, particularly in relation to digital monetization practices as exemplified by FizzoNovel. This study aspires to provide a contextually relevant and practically applicable legal insight for contemporary society, especially Generation Z, who constitute the primary user base of reward-based applications. Furthermore, the study aims to contribute to the evolving discourse of contemporary Islamic commercial law.

Keywords: Monetization; FizzoNovel; *Ju'ālah*; Islamic Commercial Law; Hanafi School; Wahbah az-Zuhaili

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INTRODUCTION

The rapid advancement of communication technology has significantly altered how individuals interact and earn a living. In the current era, dependence on technology continues to grow, with smartphones playing a central role in this transformation.¹ A smartphone is a mobile device equipped with advanced features, high-resolution displays, and operating systems that go beyond basic communication functions. It has evolved into a multifunctional tool that supports a wide range of activities, including economic engagement. This development has led to the emergence of various income-generating applications that are widely used by the public. One such platform is FizzoNovel, an application that allows users to earn money by reading, writing, and completing tasks such as daily check-ins or inviting friends. Its monetization model operates through the conversion of virtual coins into real currency (Indonesian Rupiah), prompting critical inquiries from the perspective of Islamic commercial jurisprudence (*fiqh muamalah*).

¹ Intan Trivena Maria Daeng, N N Mewengkang, and Edmon R Kalesaran, "Penggunaan Smartphone Dalam Menunjang Aktivitas Perkuliahan Oleh Mahasiswa Fispol Unsrat Manado," *Acta Diurna Komunikasi* 6, no. 1 (2017).

Although Islamic commercial law generally permits transactions unless there is specific evidence prohibiting them,² the monetization system implemented by FizzoNovel requires careful and detailed examination. This study aims to analyze that system with a particular focus on the concept of *Ju'alah*. It is important to determine the legal standing of both readers and writers within this context to ensure that their roles align with Sharia principles. While various studies have explored income-generating applications from the perspective of Islamic jurisprudence, especially in relation to the *Ju'alah* contract, specific discussions addressing its application within FizzoNovel remain absent. This research therefore seeks to examine the monetization system of FizzoNovel through the perspectives of the Hanafi school of thought and the contemporary jurist Wahbah az-Zuhaili. The study intends to fill a gap in Islamic legal scholarship by offering insights into how classical jurisprudence can respond to innovations in modern digital technology.

METHOD

The research methodology plays a crucial role in the implementation of any academic study, as it provides a systematic explanation of the steps taken to produce accurate and well-directed results. In this study, a qualitative approach is employed to examine the monetization system of the FizzoNovel application from the perspective of Islamic jurisprudence, particularly through the views of the Hanafi school and Wahbah az-Zuhaili. Data collection is carried out through a literature review of the scholarly works of these jurists, relying on secondary sources such as journal articles, books, and other relevant academic publications. The data analysis is conducted descriptively by identifying, comparing, and synthesizing the findings from both perspectives to arrive at a thorough and objective legal conclusion.

In this context, the monetization system of FizzoNovel is examined based on the type of contract that underlies its transactional structure. One of the key analytical frameworks applied is the concept of *Ju'alah* (الجعالة), which refers to a contractual agreement that offers compensation for a desired outcome without specifying in advance who will carry out the task. According to the Hanafi school of thought, the *Ju'alah* contract is permissible, although it must be approached with caution regarding elements of uncertainty (*gharar*). Both the compensation and the expected outcome must be clearly defined. In the case of FizzoNovel, when writers receive compensation based on the number of readers, advertisement views, or the achievement of specific targets, the system may be classified as a form of *Ju'alah*, as payment is tied to the result rather than to a fixed employment contract.

According to Wahbah az-Zuhaili, a respected contemporary Islamic jurist, *Ju'alah* is a legitimate and adaptable form of contract that remains highly relevant in the context of the modern digital economy. In his authoritative work, *Al-Fiqh al-Islami wa Adillatuhu*, he emphasizes that *Ju'alah* is permissible as long as it does not involve elements of usury (*riba*), excessive uncertainty (*gharar*), or speculative transactions (*maisir*). He argues that performance-based systems, such as the model used by FizzoNovel in which writers receive compensation upon reaching specific targets, are consistent with the principles of *Ju'alah*. As long as both the reward and the objectives of the task are clearly defined and do not result in injustice or exploitation, such a contract

² Muhamad Fasya Nur Arbaien and Elis Nurhasanah, "Analisis Program Monetisasi Youtube Menurut Hukum Ekonomi Syariah," *Al-Muamalat: Jurnal Ekonomi Syariah* 10, no. 1 (2023): 51–64, <https://doi.org/https://doi.org/10.15575/am.v10i1.21242>.

can be considered valid under Islamic law. Based on this analysis, it can be concluded that FizzoNovel's monetization system aligns with the concept of *Ju'alah* according to both perspectives, despite some differences in their respective legal approaches. The Hanafi school places greater emphasis on the clarity of the task and the reward as conditions for permissibility, while Wahbah az-Zuhaili adopts a more flexible and contextually responsive interpretation, provided that the arrangement remains within the boundaries of Sharia. In this regard, the system may be viewed as both lawful and relevant within the framework of contemporary Islamic legal discourse.

RESULTS AND DISCUSSION

The Concept of *Ju'alah* According to the Hanafi School and Wahbah az-Zuhaili

According to the Maliki school, *Ju'alah* refers to a contract in which compensation is promised for completing a task that no one can be certain of accomplishing. The Shafi'i school defines *Ju'alah* as an offer of a reward or payment to anyone who is able to provide a specific service or achieve a particular outcome. While the Hanafi and Hanbali schools do not provide a specific definition of *Ju'alah*, they do discuss its principles and applications in their classical legal texts.

Etymologically, *Ju'alah* refers to anything that is offered as a reward or compensation to someone for completing a task or for carrying out a specific duty. In legal terminology, this concept is often referred to as a reward-based contract. Linguistically, *Ju'alah* can be understood as payment or compensation granted within the framework of a contractual agreement in Islamic commercial law. Wahbah az-Zuhaili, in his legal writings, defines *Ju'alah* in technical terms as an agreement to provide compensation for a specific task, including tasks whose completion is uncertain. Based on this understanding, it can be concluded that *Ju'alah* is a form of contractual agreement in which a person is promised payment or a reward for work that has been performed, functioning as compensation under Islamic legal principles.³

Legal Basis of *Ju'alah*

1. Al-Qur'an

قَالُوا نَفَقْدُ صُورَاعِ الْمَلِكِ وَلَمَنْ جَاءَ بِهِ جُمْلُ بَعِيرٍ وَأَنَا بِهِ رَئِيمٌ

"They said, 'We have lost the King's goblet, and whoever finds it will be given a camel's load [of provisions]; and I guarantee it.'" (QS. Yusuf [12]: 72)

According to the interpretation of Ibn Kathir,⁴ the phrase *"whoever finds it will be given a camel's load"* refers directly to the concept of *Ju'alah*. This verse is taken as an indication that *Ju'alah* is permissible in transactional matters. Although the context of the verse pertains to pre-Islamic legal traditions, its broader meaning is considered acceptable as a basis for deriving rulings (*istinbāt*) in the context of *Ju'alah* within Islamic jurisprudence.

³ Rahma Jannatul, "Penerapan Akad *Ju'alah* Terhadap Live Gifts Sebagai Upah Dalam Live Streaming Aplikasi Digital" (UIN Walisongo Semarang, 2023).

⁴ Ismail bin Umar Katsir, *Tafsir Ibnu Katsir* (Kuwait: Jam'iyah Ihya'u at Turats al Islami, 2001).

2. Hadith

حَدَّثَنَا مُحَمَّدُ بْنُ بَشَّارٍ، حَدَّثَنَا غُنْدَرٌ، حَدَّثَنَا شُعْبَةُ، عَنْ أَبِي بَشِيرٍ، عَنْ أَبِي الْمُتَوَكِّلِ، عَنْ أَبِي سَعِيدٍ الْخُدْرِيِّ رَضِيَ اللَّهُ عَنْهُ أَنَّ نَاسًا مِنْ أَصْحَابِ النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ أَتَوْا عَلَى حَيٍّ مِنْ أَحْيَاءِ الْعَرَبِ فَلَمْ يَقْرُؤْهُمْ، فَبَيَّنَمَا لَهُمْ كَذَلِكَ، إِذْ لَدَغَ سَيْدُ أُولَئِكَ، فَقَالُوا: هَلْ مَعَكُمْ مِنْ دَوَاءٍ أَوْ رَاقٍ؟ فَقَالُوا: إِنَّا لَمْ نَقْرُؤْكُمْ، وَلَا نَفْعَلُ حَتَّى تَجْعَلُوا لَنَا جُعًا، فَجَعَلُوا لَهُمْ قَطِيعًا مِنَ الشَّاءِ، فَجَعَلَ يَقْرَأُ بِأَمِّ الْقُرْآنِ، وَيَجْمَعُ بَرَأْفَهُ وَيَنْفُلُ، فَبَرَأَ فَأَتَوْا بِالشَّاءِ، فَقَالُوا: لَا تَأْخُذْهُ النَّبِيُّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ حَتَّى تَسْأَلَ النَّبِيَّ عَلَيْهِ وَسَلَّمَ، فَسَأَلُوهُ فَضَجَّكَ وَقَالَ: وَمَا أَدْرَاكَ أَنَّهَا رُقْبَةٌ، خُذُوهَا وَاضْرِبُوا لِي بِسَهْمٍ [البخاري، صحيح البخاري، ١٣١/٧]

“Abu Sa‘id al-Khudri reported that a group of the Prophet’s companions once passed by an Arab tribe. The people of the village did not offer them hospitality. During their stay, the chief of the tribe was stung by a scorpion, and the villagers asked the companions, “Do you have any medicine or someone who can perform a healing prayer (ruqyah)?” The companions replied, “You did not welcome us, so we will not help unless you offer us compensation.” The villagers then agreed to give them a flock of sheep. One of the companions recited Surah al-Fatihah, gathered his saliva, and applied it to the affected area. The chief recovered, and the villagers handed over the sheep. The companions said, “We should not accept this reward until we consult the Prophet.” When they asked him, the Prophet (peace be upon him) smiled and said, “How did you know it was a ruqyah? Take the sheep and give me a share.” (HR. Bukhari).

This hadith clearly illustrates the permissibility of *Ju‘alah* in Islamic jurisprudence, particularly in the context of agreed-upon compensation for services rendered. The Prophet did not object to the companions receiving the payment, which serves as an explicit and authoritative basis for the legitimacy of *Ju‘alah* contracts within Islamic law.

3. Ijma’

The Shafi‘i and Hanbali schools permit the use of *Ju‘alah* in Islamic law, relying on the evidentiary basis found in Surah Yusuf, verse 72. The Maliki school also considers *Ju‘alah* permissible, particularly in simple matters, provided that two conditions are met: first, that there is no fixed time limit, and second, that the compensation is clearly defined. In fact, the Maliki school extends the permissibility of *Ju‘alah* to certain types of sales, such as the statement, “Sell this garment for me, and if it is sold, you will receive one dirham as a reward.”⁵ Some scholars also support the permissibility of *Ju‘alah* on the basis of prophetic tradition, specifically the Prophet Muhammad’s approval of his companions receiving compensation for healing using verses from Surah Al-Fatihah. However, this permissibility is not absolute, as it is context-dependent within the framework of *Ju‘alah* contracts.

This position is supported by a well-known legal maxim in Islamic jurisprudence which states that all transactions are fundamentally permissible unless there is clear evidence that prohibits them. Nevertheless, some scholars reject the validity of *Ju‘alah*, arguing that it involves considerable risk and lacks the mutual clarity and benefit typically found in *Ijarah* contracts, which are based purely on compensation

⁵ Haryono Haryono, “Konsep Al-Ju‘alah Dan Model Aplikasinya Dalam Kehidupan Sehari-Hari,” *Al-Mashlahah Jurnal Hukum Islam Dan Pranata Sosial* 5, no. 09 (2017).

for services. The Hanafi school generally does not permit *Ju'ālah*, considering it to involve an unacceptable level of uncertainty (*gharar*) due to the ambiguous nature of the task and the unspecified duration. This position is based on the principle that the task and time frame must be clearly defined. However, some Hanafi scholars, such as Qadhi Khan,⁶ allow for exceptions. He supports the permissibility of *Ju'ālah* on the basis of *istihsan* (juristic preference), particularly in cases involving rewards for locating runaway slaves, as these are deemed to serve a legitimate purpose.⁷

Pillars and Conditions of *Ju'ālah*

The contract of *Ju'ālah* consists of several essential pillars:⁸

1. The contracting parties (*'aqidain*) include the *ja'il* (the party offering the reward) and the *maj'ul lahu* (the party performing the task). Both parties must possess legal capacity (*ahliyat al-tasharruf*), meaning they must be of sound mind, have reached puberty, and be deemed mature in managing their affairs.
2. The task or service to be performed must be permissible under Islamic law, involve a level of difficulty, and not be something that is already religiously obligatory.
3. The reward must consist of lawful property, with its quality and quantity clearly specified according to what was agreed upon.
4. There must be an offer and acceptance (*sighah*) mutually consented to by both parties. If the contract of *Ju'ālah* is initiated without the approval of the *ja'il*, the performer is not entitled to receive any compensation.

According to Wahbah az-Zuhaili, the validity of a *Ju'ālah* contract is based on three essential conditions:

1. *Ahliyat Ta'aqud*, which requires that the contracting parties be of legal age (baligh), possess sound reasoning (*'aql*), and be rational and capable of making responsible decisions (*rāshid*).
2. The compensation must be clearly specified in terms of type and amount.
3. The benefit or task to be performed must be permissible according to Islamic law and must not involve any activity that is prohibited or unlawful in Sharia.

In the discussion of *Ju'ālah*, Wahbah az-Zuhaili outlines an important legal maxim: "Whatever is permissible to be compensated for in rental agreements (*ijārah*), is likewise permissible to be compensated for in *Ju'ālah*. Similarly, any transaction for which compensation is prohibited in rental contracts is also prohibited in *Ju'ālah*." This principle is grounded in the verse from Surah al-Mā'idah, verse 2, where Allah states, "Do not help one another in sin and transgression." From this viewpoint, it can be concluded that *Ju'ālah* is permissible as long as it does not involve any element that violates the principles of Islamic law.

Revocation of *Ju'ālah*

After the completion of the task, no compensation is granted to the service provider. In the first case, this is because the task has not yet begun, and in the second,

⁶ Muhammad Shofuchun Anizzalat, "Tinjauan Hukum Ekonomi Syariah Terhadap Penggunaan Aplikasi Snack Video Yang Di Modifikasi" (UIN Walisongo Semarang, 2022).

⁷ Malik bin Anas Al Asbahi, "Al-Mudawwanah Al-Kubra (Jilid 3)," *Lebanon: Dar Al-Kutub Al-Ilmiyah*, 1999.

⁸ Mardani, *Fiqh Ekonomi Syariah* (Jakarta: Kencana, 2013).

because the outcome did not meet the expected results. However, the Shafi'i school holds a different view, arguing that *Ju'alah* is a form of contract that already entails a promise of compensation. Therefore, if the task has commenced and the contract is subsequently revoked, the performing party is still entitled to the agreed payment. The Maliki school, on the other hand, maintains that *Ju'alah* may be revoked prior to the commencement of the specified action.

According to Wahbah az-Zuhaili, the concept of *Ju'alah* is characterized by five key principles:⁹

1. It remains valid even if made by someone whose identity is initially unclear.
2. It is permissible for tasks whose completion is uncertain.
3. There is no requirement for an explicit acceptance (*qabul*) from the service provider.
4. The contract is considered non-binding and revocable by nature.
5. It is impermissible to stipulate the reward in advance as a fixed obligation. Tidak boleh mempersyaratkan upah terlebih dahulu.

Monetization System on the FizzoNovel Application

The term "monetization" originates from the English word *monetization*, referring to the process of transforming something into a medium of exchange or legal currency, or more broadly, the human strategy of converting something into a commercial product. In general, monetization strategies can be classified into two models: free and paid. Developers often limit the features available to free users to encourage them to upgrade to premium features, or they implement free monetization through in-app advertising.¹⁰ FizzoNovel is a reading and writing platform that has become particularly popular among Generation Z, largely due to the rewards it offers to both writers and readers. Initially launched as "*Fictum*" on April 26, 2021, the application has been downloaded over 10 million times. FizzoNovel is notable for its generous compensation scheme, offering substantial payments to writers and even rewarding readers with coins that can be converted into cash via digital wallets such as OVO and DANA.¹¹ The monetization model in FizzoNovel is based on completing a variety of tasks or "missions," including a seven-day check-in for new users, inviting friends through referral codes, playing in-app games, and watching advertisements. Coins earned through these activities are converted to Indonesian Rupiah at a rate of 10:1. For instance, 1 coin is equivalent to 0.1 IDR, 10 coins equal 1 IDR, 100 coins equal 10 IDR, and 1,000 coins equal 100 IDR, and so on.¹²

For writers, monetization is structured through a partnership program. After uploading an initial manuscript of at least five chapters (with a minimum of 5,000 words) and receiving approval, writers are required to commit to writing a minimum of 1,000 words per day. If a writer reaches a total of 30,000 words in one month, they are eligible to receive a monthly incentive of 30 USD. Writers must also submit personal identification and payment details. During the contract application process, they are required to provide a synopsis of the plot and overall story background. In addition, writers must submit personal data based on their National Identity Card (KTP), list their Instagram account, and provide a valid bank account or PayPal information for payment

⁹ Haryono, "Konsep Al-Ju'alah Dan Model Aplikasinya Dalam Kehidupan Sehari-Hari."

¹⁰ Saiful Bakhri, "Membuat Aplikasi Android Tanpa Coding" (Alinea Media Dipantara, 2021).

¹¹ Soffya Ranti, "Cara Menghasilkan Uang Dari Aplikasi Fizzo Novel" (Kompas.com, 2023).

¹² Adinda Faradila Ariyani, "3 Cara Dapat Cuan Dari Aplikasi Penghasil Uang Fizzo Novel, Baca Novel Bisa Tarik Rp 25 Ribu Ke Dana" (Kalimantan Timur: Tribunkaltim, 2023).

purposes. They must also upload a photo of their original ID card and wait for a notification from Fizzo confirming whether their submission has been accepted or rejected. If accepted, the writer is asked to sign a contract prepared by Fizzo. Once under contract, the manuscript may also be developed into an audiobook format to reach audiences who prefer audio content.¹³ Meanwhile, readers can earn coins by completing a range of missions, such as checking in daily to receive a reward of IDR 500, inviting friends to download the app for a referral bonus of IDR 2,000, reading for a certain amount of time, watching advertisements, and participating in prize-based games. Each activity has a specific reward amount associated with it.

From the perspective of Islamic commercial jurisprudence (*fiqh muamalah*), this mechanism is relevant to be analyzed through the concept of the *Ju'alah* contract, which refers to an agreement that offers compensation for a task whose outcome is uncertain, such as writing or inviting new users. The features of *Ju'alah* within the FizzoNovel platform can be identified as follows: the reward-giver (*al-jā'il*) is FizzoNovel as the platform provider; the executor (*al-'āmil*) is the writer or reader; the task (*'amal*) includes activities such as content writing, reading, daily check-ins, and user referrals; and the compensation (*al-'ujrah*) consists of legally recognized payments, either in the form of cash or digital balance. As long as the task performed is lawful, the compensation is clearly defined, and the arrangement is free from elements of *gharar* (uncertainty) or *maysir* (speculation or gambling), the contract may be considered valid under Islamic law. Therefore, the reward system applied by FizzoNovel generally aligns with the concept of *Ju'alah* in Islamic jurisprudence, as it provides compensation for voluntary services or tasks without establishing a permanent employment relationship.

Analysis of the Monetization System on the FizzoNovel Application According to the Hanafi School and Wahbah az-Zuhaili

Writers on the FizzoNovel platform provide services through their skills or creative output. In practice, discrepancies often arise between the expectations of the service user and the provider, leading to dissatisfaction due to mismatched outcomes between the service provider's offerings and the client's desired results. If such differences are not addressed or resolved effectively, they can give rise to various risks for both parties involved.

From the perspective of the Hanafi school, the monetization system employed by FizzoNovel may indirectly be considered impermissible. This is primarily due to elements of *gharar* (uncertainty) observed in several aspects. These include the ambiguity of outcomes and the absence of a guaranteed minimum reward, especially when compensation is only granted upon reaching a specific target. For example, a writer may produce 20,000 words but receive no payment because the required threshold of 30,000 words has not been met, thereby creating a sense of injustice. Additionally, unilateral rejection of submitted manuscripts, despite fulfilling initial requirements, further highlights the uncertainty involved. Another concern arises when writers choose to produce content that is not in line with Islamic teachings, such as material containing pornography or themes contrary to Islamic values. In such cases, any profit earned would be considered unlawful (*haram*), and the contract itself would be deemed invalid if the activity involves sinful or impermissible content. As expressed in the legal maxim "*Mā*

¹³ Alvi AmaliaNur, "Menjadi Penulis Di Fizzo Novel" (Kompasiana, 2023).

ḥaruma akhdzuhu ḥaruma i 'ṭā'uhu", which is explained by Shaykh Muhammad Mustafa az-Zuhaili in *Qawā'id al-Fiqhiyyah wa Taṭbīqātuhā fī al-Madhāhib al-Arba'ah*, he states:

إن الشيء المحرم الذي لا يجوز لأحد أن يأخذه ويستفيد منه يحرم عليه أيضاً أن يقدمه لغيره ويعطيه إياه، سواء أكان على سبيل المنحة ابتداءً، أم على سبيل المقابلة

"Indeed, something that is prohibited and not permissible for anyone to receive or benefit from, is also forbidden to be offered or given to others, whether as a gift or in exchange for something else."

Based on this principle, any income obtained from writing activities on the FizzoNovel platform that involves elements of *gharar* (uncertainty) may be classified as unlawful (*ḥarām*). If the process by which the income is earned includes ambiguity, exploitation, or content contrary to Islamic teachings, then the payment itself is considered impermissible. In contrast, Wahbah az-Zuhaili adopts a more permissive stance. He states that "whatever is permitted to be compensated in rental agreements (*ijārah*), is likewise permitted in *Ju'ālah*." This implies that, as long as the service is lawful and compensation is based on agreed outcomes, receiving payment in a *Ju'ālah* framework is permissible".

The monetization system for writers on the FizzoNovel application falls within the framework of *Ju'ālah*, as it fulfills the core pillars and conditions associated with this contract.¹⁴

1. The first requirement is the existence of the contracting parties (*'aqidain*), which is clearly met. On the FizzoNovel platform, it is evident that an agreement is established between the application administrators and the writers. Prior to submitting their work, writers must agree to the platform's terms and conditions. If they do not provide consent, they are unable to proceed with using or accessing the system, indicating that a form of contractual relationship has been created.
2. The second requirement is the clarity of compensation. Writers on FizzoNovel are informed in advance of the rewards they will receive, contingent upon meeting specific targets. Therefore, it becomes the responsibility of the writer to fulfill their obligations with integrity and commitment in order to receive the agreed-upon compensation.
3. The third aspect relates to the mutual benefit gained by both parties. FizzoNovel offers a platform that benefits writers through exposure and financial incentives, while the platform gains content and user engagement. However, if a writer fails to fulfill their obligations or produces content that violates Islamic ethics, such as writing novels that contain pornographic material, the contract becomes *fāsid* (invalid), as it contravenes Sharia principles.
4. The fourth element, known as *ṣighah* (offer and acceptance), is inherently present through the mutual consent of the two contracting parties. Thus, this final component is closely connected to the first, reinforcing the validity of the *Ju'ālah* contract within the context of the FizzoNovel writer monetization system.

The status of readers and writers on the FizzoNovel platform falls under distinct categories. Readers are positioned within the framework of *Ju'ālah*, involving both primary and secondary tasks. Their role is not limited to reading alone but extends to

¹⁴ Wahbah Az-Zuhaili, *Fiqh Islam Wa Adillatuhu*, Jilid 5 (Jakarta: Gema Insani, 2011).

other activities such as using referral codes, which is essential for accumulating a higher number of coins. This can be analogized to the role of a real estate broker, who must actively seek potential buyers in order to earn the promised commission. This obligation is based on the effort a user must make to promote the application, although it does not require any financial deposit to use the referral feature. This activity contributes additional earnings in the form of commissions, apart from the core task of reading. Other secondary tasks include daily check-ins, watching advertisements, and playing in-app games such as treasure chests. All of these are components of the broader monetization system on the FizzoNovel platform. Participation in these activities is voluntary and non-binding, meaning readers have the freedom to choose which tasks to engage in. The reward system operates on a performance basis, where users are compensated after completing tasks and may continue to earn bonuses in the form of coins, particularly if they successfully invite friends to join and log in regularly. From this analysis, it can be concluded that such a system aligns with the principles of *Ju'alah*, and remains permissible under Islamic law as long as it does not involve elements that violate Sharia.

According to the Hanafi school, the *Ju'alah* contract is generally not permitted due to its inherent element of *gharar* (uncertainty). Indirectly, this position also implies a rejection of the monetization system used by the FizzoNovel application. Based on the researcher's analysis, several aspects of *gharar* can be identified in the experience of FizzoNovel readers:

1. One of the concerns lies in the ambiguity surrounding the nature of the tasks and the time frame for their completion. Although *Ju'alah* allows for uncertain outcomes, the structure in FizzoNovel appears to blur the distinction between primary tasks, such as reading novels, and secondary tasks, including check-ins and referrals. This lack of clarity creates confusion regarding which actions are prioritized and how they are evaluated for compensation.
2. Another issue is the fluctuation in rewards, which poses a risk to users. For example, the system reduces or resets coin accumulation if the reader is inactive for a certain number of days. This volatility in compensation introduces uncertainty and undermines the stability of the reward structure.
3. Additionally, although the application allows readers to select genres of their choice, a considerable portion of available content includes adult themes that may contradict Islamic ethical standards. While the decision to engage with such content ultimately rests with the user, the presence of this material within the platform introduces a level of *gharar* regarding the permissibility of the income earned from reading. Even when users exercise discretion, the overall environment of the application complicates the ethical and legal status of such monetization in the view of the Hanafi school.

In contrast, Wahbah az-Zuhaili permits the reader monetization system employed by the FizzoNovel application, as it falls within the framework of the *Ju'alah* contract and fulfills its essential pillars and conditions, provided that it does not violate any element of Sharia. His view aligns with the well-established legal maxim in Islamic jurisprudence which states that, "in principle, all forms of transactional conduct (*mu'amalah*) are permissible unless there is clear evidence prohibiting them." This perspective allows for a more flexible and adaptive interpretation of digital monetization

models, such as that found in FizzoNovel, as long as the activities involved remain within the ethical boundaries of Islamic law.”¹⁵

In addition, the FizzoNovel application enables its users to earn income through reading activities by implementing an incentive system in the form of virtual coins. Although this model appears innovative, it requires critical evaluation through the lens of the five core principles of *maqāṣid al-sharī'ah* (objectives of Islamic law). First, in terms of preserving religion (*ḥifẓ al-dīn*), excessive reading driven by the pursuit of coins may lead users to neglect religious obligations, especially when the content contradicts Islamic teachings. Second, from the perspective of safeguarding life (*ḥifẓ al-nafs*), exposure to content involving violence or emotional conflict may have adverse effects on mental well-being. Third, with regard to protecting progeny (*ḥifẓ al-nasl*), the availability of sexually explicit or morally questionable material poses a threat to ethical values, particularly among adolescents. Fourth, the system may undermine intellect (*ḥifẓ al-'aql*) if it encourages indiscriminate consumption of low-quality content, potentially diminishing critical thinking skills. Finally, concerning the protection of wealth (*ḥifẓ al-māl*), although the platform offers monetary rewards, the permissibility of the income is highly dependent on the nature of the content being consumed. Thus, the system must be examined holistically to ensure that it aligns with the ethical and legal principles of Islam.¹⁶

FizzoNovel users, especially those who are Muslim, should observe several important considerations. Writers are advised to avoid content themes that involve pornography, extreme horror, or vulgar romantic scenes. They must also be cautious of contracts that are tied to performance targets, as such agreements may fall under the category of *gharar* if the compensation is not proportionate to the effort expended. For readers, it is important to carefully evaluate the content before consuming it to ensure that it does not contradict Islamic ethical values. They should refrain from pursuing rewards through questionable tasks, such as viewing advertisements for gambling games or webtoons with explicit elements. Furthermore, users must avoid manipulating the referral system dishonestly, such as by creating fake accounts for the sole purpose of collecting coins, as such actions are considered deceptive and ethically impermissible.

CONCLUSION

The *Ju'alah* contract (الجعالة) refers to an agreement in which compensation is offered for a desired outcome without specifying in advance who will perform the task. The Hanafi school and Wahbah az-Zuhaili offer differing views on the validity of *Ju'alah*. The Hanafi school does not permit this type of contract due to the presence of *gharar* (uncertainty), and by extension, does not consider the roles of writers and readers on the FizzoNovel platform to be valid under this framework. In contrast, Wahbah az-Zuhaili permits *Ju'alah*, including its application to both writers and readers on FizzoNovel, provided that it does not violate Islamic legal principles. The decisions made by readers and writers in selecting which genres of novels to engage with have a direct impact on the permissibility of the earnings received. If the content chosen does not contradict

¹⁵ Arbaen and Nurhasanah, “Analisis Program Monetisasi Youtube Menurut Hukum Ekonomi Syariah.”

¹⁶ Muhammad Fadlan Ramadhan, Iwan Permana, and Liza Dzulhijjah, “Tinjauan Maqashid Syariah Terhadap Sistem Monetisasi Pada Aplikasi Fizzo Novel,” *Bandung Conference Series: Sharia Economic Law* 4, no. 2 (August 14, 2024): 609–16, <https://doi.org/10.29313/bcssel.v4i2.14399>.

Islamic teachings, then the resulting compensation is considered lawful. However, if the content violates Sharia, the earnings may be classified as unlawful.

Regarding the validity of *Ju'alah*, the Hanafi school holds that such contracts are invalid due to their inherent uncertainty, while Wahbah az-Zuhaili allows *Ju'alah* so long as the work performed is lawful and the compensation is explained. The Hanafi school requires that compensation be clearly defined and agreed upon at the outset of the contract. In contrast, Wahbah az-Zuhaili accepts some degree of uncertainty in the reward, provided that the work yields beneficial results. In relation to the contractual status of readers or writers, the Hanafi school considers such agreements non-binding because of the potential for *gharar*, whereas Wahbah az-Zuhaili deems them valid, so long as they are entered into voluntarily and meet the established conditions. On the issue of content that violates Sharia, both perspectives agree in rejecting it. The Hanafi school views such content as invalidating the contract, while Wahbah az-Zuhaili affirms that any contract violating Islamic law is considered void. In general, Wahbah az-Zuhaili presents a more flexible and contextually responsive interpretation than the Hanafi school, while remaining firmly grounded in the foundational principles of Sharia.

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