THE SIGNIFICANCE OF USING THE DINAR AND DIRHAM AS CURRENCIES IN THE ISLAMIC ECONOMY: Analysis of Weaknesses and its Benefits

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Abstract
This article intends to describe today's feasibility of using the dinar and dirham currencies in the Islamic economic system. The application of Dinar and Dirham is considered more appropriate because they have a fixed value and guarantee stability. The dinar and Dirham currencies are deemed capable of solving currencies, such as coping with massive inflation in the world currency system. Dinar and Dirham can realize the stability of exchange rates and increase international trade progress, especially in Islamic countries throughout history. The author analyzes books from the library with a descriptive analysis approach. In theory, dinars and dirhams stabilize a country's finances if supported by production factors. This will accelerate the turnaround of money and the economy. However, the Dinar and Dirham also do not escape various problems. For example, the large hoarding of gold...

Kata Kunci: Penggunaan Dinar, mata uang, ekonomi.
A. INTRODUCTION

Previous humans do not know the payment system as in the present era. At first, people were trying to meet only food and clothing needs. Humans do it themselves, such as searching for objects or items around them that are considered valuable and edible. Thus, in the past, every human being tried to find goods or things around the environment or their range, such as hunting, planting tubers, and making clothes with simple materials. At this time, life is still straightforward. Seen from meeting his individual needs, man still meets his own needs without relying on other human beings. This stage is the earliest in the development of money in the world (Qadir & Zaman, 2019).

Furthermore, slowly humans begin to find problems. Over time, objects around those in need gradually become challenging to find. However, humans face a growing market and are not offset by the inventory of goods around them. Then, people begin planting tubers and other plants to make ends meet. However, what you produce is not enough to meet his needs. In the end, naturally, people start looking for others to exchange. Humans search for items around their range that are exchanged for what they need. To obtain goods that cannot be produced, people look for others who can exchange their belongings for other necessary goods. The process began a barter system's emergence: the goods exchanged for goods (Siddiqi, 2008).

The barter system that humans did could not forever meet the needs of life—the more needs, the more mismatch that occurs. The barter system finds the problem is the difficulty of bringing together people who need each other simultaneously. This makes people decide to look for other courses as better substitutes. People find another replacement for using goods that they think are valuable and of high value, and high-value items agreed upon by humans, such as beads, coffee, or other objects that were perceived to have unseen powers. After all this time, the goods' exchange tools pose a new problem with no fraction of value, weight to carry everywhere, and can not last long and are easily destroyed (Marthon, 2004, p. 116).

The problems that arise from using goods as an exchange tool make people think that making money with better durability is long-lasting and has fractions of value. Finally, the capital was made of gold, silver, and copper. Coins can answer the problem of previous currencies created accompanied by fractional numbers, are not easily damaged, and are easy to carry everywhere. Coins accepted and recognized by the public were coins made...
of gold and silver. The people and various parties get the coin currency made of gold and silver. The most famous and still existing coin currency in the modern world today is known as Dinar and Dirham. The Dinar and Dirham used by the Arabs were money produced by the Roman and Persian empires. The coin is round in Persian and Roman style, with a picture of their God Nation and Christianity Symbols. The currency dinar and Dirham are the Prophet’s currencies (PBUH), although the Dinar and Dirham are not Islamic products. However, the Prophet (peace and blessings of Allah be upon him) continued to allow the coin without question but looked more at Maslahah carried by the Dinar and Dirham. The currencies of the Dinar and Dirham are high-value and stable currencies (Ichsan, 2017).

The defeat of the war and the political situation shifted dinar and dirham money. After the Ottoman Turkish Empire suffered a loss from the allies, it impacted the means of payment. Paper currencies replace currencies like what we see today. Using banknotes has an advantage over coins; such advantages are easy to carry everywhere, not troublesome, and comfortable and convenient to use as a means of payment. However, the benefit is not able to cover the shortcomings. The longer banknotes are used, the more they find weaknesses and disadvantages; banknotes can harm people because banknotes have no value; they are just a piece of paper that is numbered, in the sense that it has no cost at all. This leads to inflation, where the amount of money will tend to fall—looking at banknotes that increasingly appear weak, in contrast to the dinars and dirhams that have been used in the past, where dinars and dirhams have value resistance and price stability (Sobaya et al., 2021). Gold money has actual value. Gold money is based on gold, and gold is an object or metal that has value and is very valuable. Unlike banknotes, the paper has no value (Marthon, 2004, p. 116). Nowadays, some people realize that today's money is not actual money; today's banknotes are counterfeit money because they have no cost. People are starting to think about finding a solution to the weakness of banknotes right now. According to some Islamic scientists, the dinar and dirham currencies are the answer; the dinar and Dirham currencies are more stable and authentic than banknotes. However, this is difficult because not all parties accept Dinar and Dirham's applied money, especially among Islamic scientists. Until now, the debate around the use of the dinar and dirham currencies in Islam continues. The return of gold and silver-based coins is believed to have the potential to bring justice and prosperity to people. But in reality, not all agree that applying the dinar and dirham currencies is the solution. Looking at gold and silver currencies can lead to hoarding of crime and others.

Thus, the certainty of dinars and dirhams has not met a definite bright spot until now, whether dinar and Dirham currencies can be used as bidders in the middle of the Islamic economic system or add new problems and polemics. However, Murabitun is a community
of dinar and dirham drivers. Murabitun has set up a container named Wakala. Wakala is a place for people who make transactions using dinar and dirham money. The current dinar and dirham money has been used as a transaction tool. Therefore, in this paper, the author tries to reduce the Significance of using the Dinar and Dirham as Currencies in the Islamic Economy.

B. LITERATURE REVIEW

Before the author goes further into the material, it is good to see first the definition of Significance and the definition of Dinar and Dirham. A book written by Saifullah about understanding these definitions is essential to avoid different purposes or definition biases. Besides, the meaning is expected so the reader can understand the material’s explanations more easily (Saifullah, 1430).

Significance in the Big Dictionary of Indonesian Language (KBBI) is intended to see how important something is or how much influence something has. An article written by Alan W and Pens explains that Dinar is the adoption of Latin, a language derived from Roman Denarius, and it means gold that has been booked (Pense, 1992). Dinar is a 22 ct gold coin weighing 4.25 grams and has 23- and 25-mm diameters. While Dirham’s etymology comes from Greece, the word comes from the word (Rezvani, 2020) drachma, which means forged silver/inaugurated or scale or currency. Dirham is a pure silver coin that weighs 3 grams and has 23 and 25 mm diameters. (Iqbal, n.d., p. 116)

The Dinar is a Byzantine gold coin, while the Dirham is a Sassan silver coin. The weight of 1 dinar is equal to 1 mithqal or approximately equivalent to 72 medium-sized grains of wheat cut into both ends. The average Dinar dinar is stored in the museum and has been weighed with an accurate scale, so it can be known that the weight of the 1-dinar Islamic coin issued at the time of Abdul Malik bin Marwan is 4.25 grams. The matter equals the Byzantine Dinar’s value, solids, and the drachma’s Greek currency (Iqbal, n.d., p. 87); Iqbal has explained a lot about this problem.

The discussion in this article focuses more on the opinions of the Murabitun people. Murabitun is a community that aims to convert banknotes into dinar and dirham coins as the Prophet (peace and blessings of Allah be upon him) did. Murabitun community has made a real effort of its purpose; among others, a market uses dinars and dirhams as a transaction. The Murabitun community established Wakalah as a distribution platform for dinar and dirham money. There needs to be a review of the coin use. Whether in its application, there are new or no problems or weaknesses. Thus, it is necessary to look again at the extent of the Significance of dinar and dirham money in the Islamic economic system.

Money is a measure of maturity. It usually determines salaries, wages, debts, fines, and compensation. Money loses confidence in the rate at which it maintains its value.
Money that does not preserve its value leads to economic imbalance and injustice. Hence, people turn away from it, so everyone tries to exchange it for something that is more preserving its value than money. For this reason, it was said, "Bad money drives out good money." The more money loses its value, the faster it circulates, and the faster the circulation of money increases, the more significant the decrease in value.

C. DATA AND METHODOLOGY

The Dinar and Dirham are currencies made of gold and silver that humankind has used since before A.D. More than that, the words gold (Dzahab), silver (Fidhdhah), and Fidhdhah in the Qur'an have been mentioned in no more than eight and seven verses, respectively. Among them, Allah SWT refers to gold and silver in Q.S At Taubah verse 34 as property and means of payment of Infaq (Ridwan, 2014, p. 87)

Q.S At-Tawbah: 34

"O you who believe, in fact, most of the pious Jews and Christian monks falsely eat people's property, and they obstruct (humans) from the way of Allah. As well as those who keep gold and silver and do not spend it in the course of Allah, then tell them (that they will get) a painful torment. " (Surah At-Taubah: 34)

The above evidence calls on the believers and the knowers to avoid piling up gold and silver. Hoarding gold and silver is a very forbidden act in Islam. The gold and silver in the evidence are intended for the property owned by a person. Property, a person is obliged to spend or an obligation to pay it in the way of Allah. Supporting groups of gold and silver understand this verse as evidence of why gold and silver should be used as money. They say that gold and silver should not be stockpiled, so it is against Sharia's guidance in the evidence. The solution is that gold and silver should be used as exchange tools to circulate in the community and not be stacked by only one person or group of people. Dinar supporters use this evidence by interpreting gold and silver as tools (Law & Ridhwan, 2022).

This article uses the library research method. The library's research method is research done by referring to previous books, journals, or research sources. The study took a data source that included two forms. These include primary data sources and secondary data sources. The primary data source is from the study book Muamalah and Islamic Economics, which discusses related ownership rights material. At the same time, secondary data sources are taken from previous research journals that discuss ownership rights. Data collection techniques are collected from books, the internet, and previous research, then analyzed in the description. Data analysis techniques are performed by descriptive analysis.
After some data sources have been sufficient, a description analysis is done by digging into the reviewed material's meaning (Bardwell & Iqbal, 2021).

D. RESULT AND DISCUSSION
The Significance of the Use of Dinar and Dirham as Currencies in the Islamic Economy

The study of modern Islamic economics gave birth to three points of thought: The first opinion assumes that the Islamic economy is the value of Islam dissolved in the economic system. The second opinion says that the Islamic economy is a set of rules governing society's economic activities, even a country. In this case, like Sharia banks, Sharia banks are part of the Islamic financial system controlled by Sharia values. Sharia Bank is a reflection or symbol of the Islamic economy. The products of Sharia banks illustrate the Islamic economy. The third opinion is that the Islamic economy is an economic order of Muslims and an economy in the Islamic world inspired by Sharia values. Usually, in various writings on Islamic economics, the interpretation that tends to be used is the second interpretation. The discussion of modern Islamic economics began when Islamic world leaders felt inequality in the world economic system. A capitalist economic system dominates the world's financial system. Considering that the Islamic world adheres to the capitalist system, the Islamic world also feels inequality. The Islamic world also enjoys problems such as inequality and uneven prosperity, as felt today. One of the underlying things about inequality is the currency used by the current capitalist system. Banknotes are considered to have a significant role in creating very impartial problems for society. Welfare and prosperity are challenging to come by as banknotes are used. Banknotes are judged to have no intrinsic value, and their value always falls.

The current banknote system is not the same as banknotes in the beginning. Banknotes initially replaced gold and silver, meaning banknotes were banknotes with gold and silver guarantees. Initially, the gold contract on banknotes has the same gold and silver value or the complete 100% guaranteed gold. The guarantee owners can exchange it for gold and silver, which becomes the guarantee whenever they want. Currently, banknotes have no gold warranty; only a piece of paper is numbered. Banknotes are not presently guaranteed by gold and silver anymore. The current banknotes are based on public trust and then legalized by law. So, today's banknotes have no intrinsic value and tend to go down. Therefore, one of the efforts to solve the problem is to reapply the dinar and dirham currencies. One of the reasons Dinar and Dirham money is worth using in the Islamic economic system is that it is sunned by the Prophet (s); dinar and dirham money is the money used by the Messenger of Allah during his lifetime(Syadzali, 1979, p. 87).

The use of gold and silver coins began from the beginning of the Prophet Muhammad's saw's da'wah.
a. Prophet's Period saw

Before the Prophet was appointed as an apostle, the Prophet saw once traded and used Dinar and Dirham as a means of transaction. Even after the Prophet was appointed an apostle, he did not change or be replaced with single Islamic money, and the Prophet continued to use the previous Dinar and Dirham. It did not even forbid it at all. During the Prophet's time, the Dinar and Dirham were Roman, and Persian Dinar and dirhams, meaning the Prophet saw adopted the dinar and dirham money from Byzantium and Persia. The pattern of dinar and dirham money issued by the two countries is very far from Islam's teachings. There are several pictures of their God and a picture of a cross printed in Persian dirham money. However, the Prophet (peace and blessings of Allah be upon him) did not dispute this and continued to use it as a means of transaction.

In a hadith, it was reported that "preached to us Qutaibah ibn Sa'ad which he obtained from Malik, then Malik obtained it from Humaid ibn Qais al Makki, that Umar said: "The exchange between dinar and dinar as well as the exchange between dirham and dirham is permissible on the condition that there is no advantage between the two of them" this is what the Messenger of Allaah told us." (H.R Imam Nasa'I: 4572).

This hadith explains that transactions using Dinar and Dirham are permissible by the Prophet (s), and the use of dinar and dirham money is not prohibited, even if it is a will from the Prophet (PBUH). ('Abdurrahman An-Nasa'I, 2013, p. 915) The exchange between Dinar and Dirham should be balanced; there should be no advantage to one of them. There was a nominal figure in the coin; its weight measured the gold money transaction size. At this time, the Arabs judged gold by its weight, not its face value. Arabs don't accept numbers due to the various forms of dinars and dirhams, so the potential for fraud, such as the value listed, is greater than the actual cost. That is the decree of the Prophet saw, which continues the tradition of the Arab people to use dinars and dirhams. Nabi saw does not recommend changes to the currency (Khan, 2007, p. 98).

b. Caliphate of Umar ibn Khattab

During Caliph Umar ibn Khattab around 642 AD, they printed the first Dirham, especially in the Khulafarrawsyyidin caliphate era. Now, the weight comparison between gold and silver is that 7 dinars of gold equal 10 dirhams of silver. This provision lasted long enough until the middle of the 13th century, both in Islamic and non-Islamic countries. During the caliphate of Umar ibn Khattab, Islamic dirham dinars were issued but remained patterned like Persian dinars. Overall, the dinar pattern is still the same as the dinar pattern dirham Persia, both in weight and image. However, there is little addition to Arabic writing, such as Bismillah or Bismillahi Rabbi; the report is on the circle's edge (Hanes & Wolcott, 2017).
c. **Period of The Caliphate of Uthman Ibn Affan**

At the time of Uthman ibn Affan, around 651 AD, dirhams were issued like the dirham Umar ibn Khattab model. Almost the same as the previous issue dinar both in shape and writing, such as the city where the printing is and the date. At this time, the Dirham renewal is only on the hands on the side of the circle, namely Bismillah, Barakah, Bismillahi Rabbi, Allah, and Muhammad (Sajid, 2016).

d. **Caliphate of Ali ibn Thalib**

When Ali ibn Abi Taalib became caliph, Dinar and Dirham were also published. However, Caliph Ali ibn Abi Thalib added nothing. In Ali's time, the issuance of dinars and dirhams was the same as the Dinar and Dirham of Uthman Ibn Affan (Qadir & Zaman, 2019).

e. **Period of Bani Umayah**

When the Umayyad government was established, the manufacture of dinars and dirhams still followed its predecessor’s footsteps. The Dinar and Dirham are always patterned like Roman pattern dinars and Persian pattern dirhams, only given the addition of writings such as the caliph and others' names. Non-Islamic symbols such as the Persian God symbol remain attached side by side together in the coin. The renewal occurred in 75 A.H. or 695 AD when Caliph Abdul Malik ibn Marwan decided to print a special dirham called Islamic with LaFaz Islam written in Arabic. Caliph Abdul Malik bin Marwan's policy is not limited to that. Even the previous Persian pattern, such as the pattern of their God's image, is removed and no longer used; the dirham money issued by Abdul Malik bin Marwan is fully Islamic. Likewise, with dinar money, special dinar money is printed without following the Roman dinar pattern anymore. Caliph Abdul Malik Bin Marwan also ordered human and animal images to be displayed in the previous Dinar and Dirham. The policy indicates that Muslims already have their own money, which is no longer tied to foreign money patterns. Furthermore, the issuance of dinar and dirham money is continued by the caliph of the next caliph by adding sentences and little addition or reduction of the form (Shifa et al., 2022).

f. **Abbasid Period and Its After**

During the Abbasid period, the printing techniques of dinars and dirhams still followed the Umayyad pattern. The difference is that reducing the value, such as the Dinar's, is minus one item. During the caliph's subsequent period, they increased the weight reduction to two points. The decrease in the Dinar and Dirham costs continued until the leadership of Abu Jafar Al Mansur. Abu Jafar reduced the Dinar's amount to 1 dinar, meaning 1 dinar equals 70 grains of wheat. Dinar also has no standard value after that (Burke, 2017, p. 87).

During the Fatimid dynasty, there was cheating in money printing. The Dinar and Dirham at the time were not purely made of gold and silver. The printing of dinar and
dirham money is mixed with other materials such as copper or brass, so it is not entirely pure gold money anymore. Currently, the Dinar and Dirham are circulating in the community. As a result, the public no longer believes it, so the price decreases. At the time of Al-Hakim ibn Amrullah, one Dinar was the same as 34 grains. Then, after that, in the time of Salahuddin Al Ayyubi, the raw materials of gold were insufficient because of the war. Thus, the main currency was the Dirham, but the Dirham was also not pure, made of a mixture of silver and copper. During the reign of King Al Zahir Barquq, copper money was used, and the printing of dirhams was discontinued. However, this did not last long, after which it again used dirham money as the leading money.

g. Ottoman Turkish Period

The Ottoman dynasty's official financial system in 955 H / 1534 AD was based on gold and silver with a ratio of 1: 15. In 1839 AD, the Ottoman government issued a new currency called Gaima. This paper corrected the balance of gold deposits. Then, the value continues to plummet, and people don't believe it. In 1914, to coincide with World War I, the Ottoman was cornered and ran out of gold deposits during the war. As a result, the Ottoman government obliged banknotes and canceled gold and silver money transactions in its society and government. This is based on the absence of gold deposits to be used as coin printing material. The rule was also required against the Arab state under Ottoman law. The Ottoman Turks lost to the Allies, and in the end, the war-winning government officially used the banknotes.

The Dinar and Dirham application is the right solution to solve the problems arising from today's paper currency. The answer is part of what the Islamic economic system wants. The Islamic financial system has better reliability than the capitalist system. It can be seen from the development of the current capitalist system in which the person who will win and the rule is the capital. Meanwhile, those who do not have money will be miserable under pressure from the capital owners. In reality, today is the country left behind that implements the Islamic economic system; the Islamic economic system used is the capitalist economic system in Islam. However, the financial product labeled Sharia is, in fact, no different from the capitalist concept, far from Islamic values. The Muslim community in the world has practiced no purely Islamic economic practice. Islamic scientists have voiced the importance of implementing a financial system based on principles and values as a solution and alternative to the current capitalist economic system. An Islamic scientist is a scientist who focuses on the study of Islamic economic development, among others such as Munawar Iqbal, Al A’La Al-Maududi, M. Iqbal, Khurshid Ahmad, Nejatullah As Siddiqi, Muhammad Az Zarqa, and Umer Chapra (Ridwan, 2014, p. 99). A group of Islamic scientists directed back to Islam's economic principles and criticized
The current Islamic economic system, namely the community that calls itself Murabitun. The Dinarist Movement, or Murhabitun, was founded by sheik DR. Abdul Al Qadir al Suffi in 1980 (Meirison & Saharuddin, 2021). The campaign is based in South Africa in Cape Town. Sheikh Al Qadir Al Suffi drives the sheik community, followers, and disciples worldwide, including in Indonesia. The Murabitun movement was initially a community with leadership modeled by an emir.

Besides, the Murabitun movement also expressed many thoughts, including economic thinking. This community expressed its views on the world economy's current problems, criticized it, and considered that the solution is to apply Islamic principles in the economic system in real-time. The community condemns the socioeconomic conditions that exist through their figures. Besides, Murabitun's criticism is not only of the capitalist financial system but also of the Islamic economic system, including Sharia banks. Somebody can see the criticism of the Murabitun community in various writings through their characters. The complaint was written by its founders, such as Sheikh al Qadir Al'A'la al Suffi, and the current chairman of Murabitun, Umar Ibrahim Vadillo, or in Indonesia, Zaim Saidi, who is a follower of the most famous Murabitun community in Indonesia. Some of the writings produced by Murabitun characters are; Ibrahim Vadillo's 1991 book The End Of Economics, another book by the character Technique of the coup D'Bank, (2000), The Esoteric Deviation In Islam (2003), Fatwa On Banking The Use Of Interest Received on Bank Deposits (2006), or books by Indonesian Murabitun figures such as the book entitled No Sharia Bank in Indonesia (2010), Illusion of Democracy: Criticism and Autocritical Islam (2007) as well as other kinds of writings that can be read through social media and print media.

According to Murabitun figures, today's economy is very threatening to the balance of human life because all circles cannot feel justice and prosperity (Ridwan, 2014, p. 10). As well as the current Islamic economy, the Islamic economic system is a capitalist financial system labeled Sharia.

Murabitun argues that the Islamic economy's name is abusive because the word or term contained in it, in theory, still adopts the capitalist economic system, a supposedly amoral financial system against Islamic values. Its scientific methods no longer follow what already exists but are born to follow Sharia values as contained in the Qur'an and hadith, in the sense that Islamic economics should have a system that is different from the economic system that already exists today. Murabitun group provides an alternative as a substitute for the current Islamic economy; they call it a restoration of Muamalah. Its primary focus is applying dinar and dirham money to economic transactions. Murabitun people disagree with banknotes, given that the Prophet never uses banknotes and there is no provision in Sharia law. According to the Murabitun community, banknotes cause
inequality today; banknotes cause the financial crisis. Besides, banknotes also cause the exploitation of wealth by some people against other human beings who do not have power and capital. Human exploitation of humans unfairly is a result of the use of banknotes. Therefore, the alternative to the problem is to reapply the money the Prophet (s) used. The Murabitun community considers banknotes' current use a very coercive policy in which all parties do not accept banknotes. Because banknotes are a form of government coercion, an excellent Muslim person should leave the thing and replace it with the actual money, that is, gold money and Dirham. (Ridwan, 2014, p. 11)

Dinar and Dirham are money that has better stability than current banknotes. Muslim scientists do not only recognize this. Non-Muslim economists also recognize this opinion. The study of Dinar and Dirham's application as a means of economic transaction has concerned capitalist economic figures. For example, research conducted by Michael Bordo titled "Gold, Fiat, and Price Stability" was completed in 2003. The study concluded that applying for gold and silver money as a means of payment could be price stable in the long term. However, on the other hand, the use of dinar and dirham money can be a high cost considering the primary material of the money is gold; at this time, gold is a precious metal that is almost said to be rare and has priceless value. So if gold and silver money are applied, then high costs can also bring about new crimes, especially economic activity (Ridwan, 2014, p. 13).

Gold and silver currencies can solve currencies, such as coping with massive inflation in the world currency system. Dinar and Dirham can realize the stability of exchange rates and increase the progress of international trade. This is because the currencies of the Dinar and Dirham have particular criteria that include (Shifa et al., 2022):

1. Dinar and Dirham result from the exploration process and require research in producing it.
2. If the Dinar and Dirham are applied and currency circulation increases, there will not suddenly be an excess of the currency because the Dinar and Dirham are fixed and stable.
3. The dinar and dirham systems help smooth foreign exchange steadily because units of gold and silver measure each foreign currency. Thus, the Islamic economic system will have a fixed and stable single money of gold and silver. The Islamic world will undergo free trade and smooth circulation of goods and property among The Islamic State.
4. The dinar and dirham systems can maintain every Islamic country's gold and silver reserves. There will be no escape of gold and silver to other countries except for paying prices and wages. Country
The excess use of the currency causes purchasing power to increase due to its high flexibility. Dinars and dirhams are a high degree of money, and stability is guaranteed. However, the use of Dinar and Dirham also does not escape various problems, such for example the large hoarding of gold and silver, the possibility of a monopoly between countries that have more gold reserves and very high production capabilities (جديدية et al., 2014, p. 56).

Low prices for necessities should not be achieved through standard pricing by the state because it would undermine production incentives. According to Ibn Khaldun, the factors that define supply are demand, relative profit level, human business rate, workforce size, science and skills, tranquility and security, and society's technical capabilities and development (Abdullah, 2020). Suppose prices fall and cause capital bankruptcy to disappear, incentives for supply decline and encourage the emergence of recession, so traders and artisans suffer. On the other hand, the factors determining demand are income, population, customs, and customs of society and society's development and prosperity in general (Sali et al., 2020). According to Ibn Khaldun, an individual will not meet all his economic needs alone; instead, they must cooperate with the division of labor and specialization. What can be fulfilled through mutually beneficial cooperation is much greater than what individuals achieve alone. This opinion is similar to the comparative advantage theory in modern theory (Meirison, 2018).

The state is an essential factor in production, namely through its spending that will increase production, and through its taxes, it will be able to weaken production. The government will build the largest market for goods and services, the primary source for all development. The decline in state spending caused business activity to be quiet, profits declined, and tax receipts decreased. The more lavish government spending, the better the economy because high spending allows the government to do what it needs for the population and ensures legal, regulatory, and political stability. Therefore, to accelerate the city's development, the government must be close to the community and subsidize the capital for them, like river water that makes green and flows the land around it. At the same time, in the distance, everything remains dry (Antonio, 2001).

The most crucial factor for business prospects is to ease the possible tax burden for entrepreneurs to excite business activities by guaranteeing greater profits (after tax). Light taxes and customs duties will make people push to be more actively trying to make progress. Low taxes will bring greater satisfaction to the people and impact tax receipts that increase from the overall tax calculation (Hati et al., 2021).

Then, with time, the state's needs will increase, and the value of taxes will go up to increase yields. If this increase takes place slowly, the people will get used to it, but in the
end, there are fewer good consequences to the incentives, so business activity is sluggish and decreased, as well as the proceeds of taxation (Hassan & Aliyu, 2018).

At the beginning of a government, a prosperous economy generates higher tax receipts from lower tax rates, while a depressed economy will result in lower tax receipts at higher speeds. People who get unfair treatment in their prosperity will reduce their desire to produce and gain wealth. If the desire is lost, they will stop working because the more significant the burden, the greater their efforts (OweïDa, 2021). Finally, if people are reluctant to create and use, the market will die, the people's condition will deteriorate, and tax receipts will also decrease. Therefore, Ibn Khaldun advocated fairness in taxation. A fair tax has a profound effect on a country's prosperity. Prosperity tends to circulate between the people and the government, from the government to the people. So, the government cannot keep state spending away from the people because it will result in the people moving away from the government (د. ﻣﻠﺤﻢ ﺑﻦ ﺣﻤﺪ اﻟﻤﻠﺤﻢ, n.d.).

Ibn Khaldun's contribution to scientific development was significant, but unfortunately, he was born when the Islamic world was beginning to suffer setbacks starting in the 12th century. The decline of Muslims was characterized by moral deterioration that impacted Islam dynamics, setbacks in intellectual and scientific activities, and local uprisings. It also creates divisions among the people, wars, and attacks from outsiders. Financial imbalances, loss of security of life and wealth, and other factors culminated in the 16th century during the corruption-filled Mamluk Ciscassiyah Dynasty, thus accelerating the decline. Muslims' progress and setbacks are not like straight lines, but up and down and lasting centuries (Elfia, & Meirison, 2020). Various efforts and efforts have been made to stop the reverse, but the deterioration continues to this day because the main reason remains. (. et al., 2021) The main factor in avoiding such setbacks is to return to the actual teachings of Islam oriented towards Falah, namely towards prosperity in the world and happiness in the hereafter (Rasyid, 2019).

E. CONCLUSION AND RECOMMENDATION

Reapplying with the dinar currency is necessary because the dinar application will create economic justice and contain many benefits. The following summarizes the advantages and benefits of the dinar currency. The Dinar's broad application will help reduce inflation, overshadowing various countries' economies. Inflation is an economic benefit that must be suppressed. Inflation is a phenomenon that significantly increases people's poverty. The dinar application will also create macro-micro financial stability so that the country's economy does not waver and does not experience volatility. Volatility significantly affects the decline in exports and investment. The Maslahat of applying the Dinar and Dirham would also considerably reduce speculative action. Even if gold is used
as a trade item, the transaction's lack of a margin makes speculators unwilling to do so. This is because there is a balance between the intrinsic and nominal values of the Dinar. The Dinar's application is a real contribution to the sharia monetary system, strengthening the national economic system and easing the community's financial burden. The fantastic application of the Dinar will reduce dependence on the U.S. dollar. The positive impact on the creation of monetary stability is that there will be less possibility for countries using dinars to be swayed by U.S. dollar producers, as well as fund managers - who have so far continued to carry out destructive speculations for their interests and disturb the benefit of the people in a country. Reducing dependence on the U.S. dollar will positively correlate to stabilization efforts in the macro and micro-economies. This spirit of national protection against national interests should become a new form of nationalism today. As the currency, the Dinar and Dirham application will make it difficult for people to commit counterfeiting money acts. This differs from paper currency, which is relatively easy to counterfeit. In the Indonesian context, the dinar application in Indonesia saved the destruction of the rupiah that was always happening. Thus, the application of the Dinar is a manifestation of love for the nation's benefit. Based on scientific studies and empirical facts, it can be concluded that the Dinar is the best currency. With its ability to maintain its value, the Gold Dinar can be the best medium of exchange to reduce speculation and manipulation and significantly minimize inflation. It can be used as a powerful monetary stability instrument.

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[Other references are included in the document as well.]