

**A CONCEPTUAL STUDY OF AL-QUR'AN AND ISLAMIC
PSYCHOLOGY INTEGRATION FOR CRYPTOCURRENCY SCAM
PHENOMENON**



By:

Ahmad Qolbi Zidan Johnderose

NIM. 432022231012

DEPARTMENT OF AL-QUR'AN AND TAFSIR STUDIES

FACULTY OF USHULUDDIN

UNIVERSITY OF DARUSSALAM GONTOR-PONOROGO

1447/2025

**A CONCEPTUAL STUDY OF AL-QUR'AN AND ISLAMIC
PSYCHOLOGY INTEGRATION FOR CRYPTOCURRENCY SCAM
PHENOMENON**

UNDERGRADUATE THESIS

Presented to

**University of Darussalam Gontor
In Partial Fulfilment of Requirement
For the Bachelor Degree In Department of Al-Qur'an and Tafsir Studies**

By

Ahmad Qolbi Zidan Johnderose

NIM. 432022231012

Supervisor

Niken Sylvia Puspitasari, S.Pd., M.Si.

Averosian Sophia Madany, S.Ag., M.A.

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**UNIVERSITY OF DARUSSALAM GONTOR-
DEPARTMENT OF AL-QUR'AN AND TAFSIR STUDIES**

FACULTY OF USHULUDDIN

UNIVERSITY OF DARUSSALAM GONTOR-PONOROGO

1447/2025



ABSTRAK

STUDI KONSEPTUAL INTEGRASI AL-QUR'AN DAN PSIKOLOGI ISLAM TERHADAP FENOMENA SCAM CRYPTOCURRENCY

Ahmad Qolbi Zidan Johnderose
432022231012

Fenomena penipuan dalam investasi cryptocurrency merupakan salah satu bentuk penyimpangan dalam ekonomi digital yang memiliki dampak pada aspek moral, spiritual, dan psikologis manusia. Al-Qur'an secara eksplisit telah memberikan larangan dari segala bentuk penipuan dan pengambilan harta dengan cara yang batil.

Penelitian ini bertujuan untuk mengungkap konsep integrasi antara nilai-nilai Al-Qur'an dan Psikologi Islam dalam memahami fenomena scam cryptocurrency, baik dari sisi perilaku pelaku maupun dampak psikologis yang telah dialami oleh korban. Melalui pendekatan ini diharapkan dapat ditemukannya kerangka konseptual yang komprehensif sebagai solusi preventif dan kuratif terhadap masalah penipuan digital.

Penelitian ini menggunakan metode deskriptif kualitatif dengan jenis penelitian kepustakaan (*library research*). Data kemudian diperoleh dari sumber primer berupa kitab-kitab tafsir klasik dan kontemporer, seperti *Tafsir Al-Qurthubi*, serta literatur Psikologi Islam karya Imam Al-Ghazali, dan ulama modern. Pendekatan yang digunakan adalah tafsir tematik (*Tafsir Maudhu'i*) dan analisis psikologi Islam.

Hasil penelitian ini menunjukkan bahwa pelaku scam cryptocurrency didorong oleh dominasi *nafs al-ammarah bi al-su'* berupa keserakahan dan cinta dunia, sementara korban terjebak dalam *jahl* (ketidaktahuan) dan lemahnya kontrol diri. Al-Qur'an melalui nilai-nilai *tazkiyatun nafs*, *muhasabah*, dan *muraqabah* menawarkan jalan penyucian spiritual serta menjadi landasan pembentukan etika dan kesadaran moral dalam aktivitas digital.

Penelitian ini diharapkan berkontribusi pada pengembangan keilmuan Islam dan menjadi langkah awal islamisasi ilmu dalam menghadapi tantangan etika dan spiritual era ekonomi digital.

Kata Kunci: Al-Qur'an, Psikologi Islam, Penipuan Crypto, Etika Digital.

ABSTRACT

A CONCEPTUAL STUDY OF AL-QUR'AN AND ISLAMIC PSYCHOLOGY INTEGRATION FOR CRYPTOCURRENCY SCAM PHENOMENON

Ahmad Qolbi Zidan Johnderose

432022231012

Fraud in cryptocurrency investments represents a deviation in the digital economy that impacts individuals' moral, spiritual, and psychological health. The Qur'an clearly prohibits all forms of fraud and acquiring wealth through illegal methods.

This study aims to explore the integration of Qur'an values and Islamic psychology in understanding cryptocurrency scams, focusing on both the behavior of the perpetrators and the psychological effects on victims. It is hoped that this approach will lead to a comprehensive framework as a means of prevention and treatment for digital fraud.

This study utilised a qualitative descriptive method with *library research*. Data was then obtained from primary sources in the form of classical and contemporary tafsir books, such as *Tafsir Al-Qurthubi*, as well as Islamic psychology literature by Imam Al-Ghazali and modern scholars. The approach used was thematic tafsir (*Tafsir Maudhu'i*) and Islamic psychology analysis.

This study indicates that cryptocurrency scam perpetrators are motivated by *nafs al-ammarah bi al-su'*—driven by greed and attachment to the material world—while victims are ensnared by *jahl* (ignorance) and a lack of self-control. The Qur'an promotes spiritual growth through *tazkiyatun nafs*, *muhasabah*, and *muraqabah*, offering a pathway for purification and establishing a basis for ethics and moral consciousness in digital behaviors.

This research is expected to contribute to the development of Islamic scholarship and serve as a first step towards the Islamisation of science in facing the ethical and spiritual challenges of the digital economy era.

Kata Kunci: Al-Qur'an, Islamic Psychology, Scam Cryptocurrency, Digital Ethics.

To Honorable,
Dean of Faculty of Ushuluddin
University of Darussalam Gontor-Ponorogo

Bismillāhirrahmānirrahīm
Assalamu'alaikum Warahmatullahi Wabarakatuh

It is my honor to present the thesis written by:

Name : Ahmad Qolbi Zidan Johnderose
Reg. Number : 432022231012
The Title : A Conceptual Study of Al-Qur'an and Islamic
Psychology Integration for Cryptocurrency
Scam Phenomenon

I declare that this thesis has been processed and corrected to fulfill the requirement for the degree of Licentiate in **Department Al-Qur'an and Tafsir Studies** in the Faculty of Ushuluddin, University of Darussalam Gontor. Therefore, I request that the thesis be examined soon.

Wassalamu'alaikum Warahmatullahi Wabarakatuh

Ponorogo, 13rd Jumada al-Ula 1447 H
04th November 2025 M

Supervisor,



(Niken Sylvia Puspitasari, S.Pd, M.Si)

Bismillāhirrahmānirrahīm

Assalamu'alaikum Warahmatullahi Wabarakatuh

The Faculty of Ushuluddin, University of Darussalam Gontor-Ponorogo, Indonesia, has received a thesis written by:

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The Title : A Conceptual Study of Al-Qur'an and Islamic Psychology Integration for Cryptocurrency Scam Phenomenon

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Wassalamu'alaikum Warahmatullahi Wabarakatuh.

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Dean of Faculty of Ushuluddin,



Syamsul Hadi Untung, M.A., MLS. ۞

NIP. 680006

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DECISION OF THE EXAMINER TEAM

To committee hold the thesis examination in partial fulfillment of the requirements for the degree of licentiate in the Faculty of Ushuluddin, University of Darussalam Gontor on:

Day/date : Sunday, 24th Jumada at-Thania, 1447 H / 14th December 2025 M

Place : University of Darussalam Gontor

The thesis written by:

Name : Ahmad Qolbi Zidan Johnderose

Reg. Number : 432022231012

The Title : A Conceptual Study of Al-Qur'an and Islamic Psychology Integration for Cryptocurrency Scam Phenomenon

He decided to grant him pass in the thesis examination. Hence, he is eligible to be awarded the degree of Licentiate in **Department of Al-Qur'an and Tafsir Studies** at the Faculty of Ushuluddin, University of Darussalam Gontor.

Chief of Examination Board,

Secretary,



Niken Sylvia Puspitasari, S.Pd., M.Si.

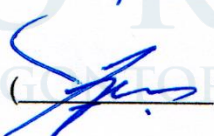


Muhammad Shofwan Muttaqin, M.Ag.

1st Examiner : Mahmud Rifaannudin, S.Ud., M.Ag.



2nd Examiner : Muhammad Shofwan Muttaqin, M.Ag



DECLARATION

I here by,

Name : Ahmad Qolbi Zidan Johnderose
Reg. Number : 432022231012
Department : Ushuluddin / Al-Qur'an and Tafsir Studies
The Title : A Conceptual Study of Al-Qur'an and Islamic Psychology Integration for Cryptocurrency Scam Phenomenon

I declare sincerely that this thesis initially belongs to my work and does not belong to another researcher for a different degree. Furthermore, this thesis is not a work published before, except for some parts with their original references.

Otherwise, if it is found that this thesis is plagiarism, I am ready to be ceased academically.

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Researcher,



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MOTTOES

من هدي القرآن الكريم

قَالَ اللَّهُ تَعَالَى فِي الْقُرْآنِ الْكَرِيمِ وَاعْتَصِمُوا بِاللَّهِ مِنْ الشَّيْطَانِ الرَّجِيمِ

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

﴿يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِنْكُمْ وَلَا

تَقْتُلُوا أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا ۝﴾

"You who believe, do not wrongfully consume each other's wealth but trade by mutual consent. Do not kill each other, for God is merciful to you."

~ Surah An-Nisa (Women) [4]: 29

M. Quraish Shihab said:

"Human weakness is reflected, among other things, in their excessive desire to obtain worldly glamour in the form of women, wealth and power."

In his book

Tafsir Al-Mishbah: Pesan, Kesan dan Keserasian Al-Qur'an

(Jakarta: Lentera Hati, Vol. 2, p. 411).

DEDICATION

Dedicate this thesis to:

My beloved parents, Yudhi Irawan and Nurul Malikah, your unceasing prayers, sacrifices, and guidance have been the foundation of my life. May Allah bless you with paradise and reward all the good you have done with His abundant mercy.

To my younger brothers, Hafiiz Dhiyaulhaq Jonderose and Damirdas Faiq Ni'amulhaq Johnderose, for your love, support, and constant encouragement throughout my life's journey. To all my lecturers and friends, for your knowledge, guidance, and motivation that have illuminated my path. This work is dedicated to all of you, with gratitude and prayers that Allah blesses you in this world and the hereafter.

Jazāhumullāhu khayran wa bāraka fī a'mārihim wa rizqihim, wa jama'anā fī jannāti an-na'im

"May Allah reward them with goodness, bless their lives and sustenance, and reunite us in the Gardens of Paradise."

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ACKNOWLEDGMENT

Alhamdulillah al-ladzī ‘allama bi-l-qalam, ‘allama l-insāna mā lam ya’lam, asyhadu anna lā ilāha ill-Allah, wa asyhadu anna Muhammadan ‘abduhul-ladzī lā nabiyya ba’dahu, ‘ammā ba’d.

Alhamdulillah, All praises to Allah SWT, the Most Majesty, Merciful, and Beneficence, who has given us countless guidance of truth, an abundance of gifts, love, and true happiness. All hope is on Him. Shalawat and greetings are always poured out to our Prophet Muhammad *Ṣalallāhu ‘alayhi wa salām*, his family, and friends. He is the best mirror for treading the intricacies of life throughout the ages. Hopefully, in the future, we will be included in the ranks of the people you allow to feel the freshness of the Kautsar.

The researcher is aware that this arrangement would not be successful without various parties contribution, motivation, encouragement, direction, and guidance from the various parties. Therefore, with all modesty.

1. The Head Master of Islamic Boarding School Darussalam Gontor, **KH. Hasan Abdullah Sahal**, Drs. **KH. M. Akrim Mariyat**, **Dipl.A.Ed.**, **Prof. Dr. KH. Amal Fathullah Zarkasyi**, **M.A.**, who allowed the researcher to study at University of Darussalam Gontor.
2. The Rectors of University of Darussalam Gontor: **Prof. Dr. KH. Hamid Fahmy Zarkasyi**, **M.A.Ed.**, **M.Phil.**, **Assoc. Prof. Dr. H. Abdul Hafidz bin Zaid**, **M.A.**, **Assoc. Prof. Dr. Setiawan bin Lahuri**, **M.A.**, **Assoc. Prof. Dr. Khoirul Umam**, **M.Ec.**, **Assoc. Prof. Royyan Ramdhani Djayusman**, **M.A.**, **Ph.D.**
3. Dear **Mr. Syamsul Hadi Untung**, **M.A.**, **M.LS.**, as the Dean of Faculty of Ushuluddin, University of Darussalam Gontor.

4. Dear **Mr. Mahmud Rifanuddin, S.Ud., M.Ag.**, as the Head of Department Al-Qur'an and Tafsir Studies at University of Darussalam Gontor.
5. Honourable supervisor, **Niken Sylvia Puspitasari, S.Pd., M.Si.**, and **Averosian Sophia Madany, S.Ag., M.A.**, for his worthy guidance and suggestions in supervising this thesis.
6. All the lectures University Darussalam Gontor for their guidance during the writer studies at the University.

May Allah reciprocate a proportionate reward and bless them and may this humble thesis be valuable and useful for the readers, especially the writer/researcher.

Ponorogo, 13rd Jumada al-Ula 1447 H
04th November 2025 M

Sincerely yours,



(Ahmad Qolbi Zidan Johnderose)

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