



Legal And Sharia Perspectives on Digital Culture: Challenges and Opportunities

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ABSTRACT: The digital era has significantly transformed the relationship between law, sharia, and contemporary digital culture. This study examines how legal systems and sharia principles adapt to rapid technological developments, particularly regarding online privacy, intellectual property rights, and digital transactions. The research aims to analyze how law and sharia can remain relevant while balancing individual rights and societal interests in the digital age. Using a systematic literature review approach, this study evaluates existing legal frameworks and interpretations of sharia related to digital technology through academic literature and legal sources. The findings indicate that digital technology has created increasingly complex legal and ethical challenges, especially in online interactions and e-commerce activities. As a result, adaptive and dynamic legal approaches are necessary to maintain legal certainty and social justice. The study concludes that policymakers should develop responsive legal frameworks that integrate technological advancement with legal and ethical considerations. This research contributes to understanding the evolving interaction between law, sharia, and digital culture in an increasingly digitalized society.

Keywords: Digital Culture, Digital Technology, Law, Perspectives, Sharia



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INTRODUCTION

The incorporation of information and communication technologies has penetrated into every layer of society, melding digital culture into everyday life. This shift encompasses social interactions, ways of communicating, and even spiritual experiences, with law and sharia being

an inevitable part of this dynamic. In the legal context, digital transformation brings about various changes that need to be observed. Challenges such as privacy protection, data security, and the legal validity of online transactions are prioritized in the face of the digital era. The same applies to sharia, where the adoption of digital technology raises ethical and moral questions regarding its use in daily practice (Achmad Muhibin Zuhri, 2020).

These developments require adjustments and evolutions in legal and sharia frameworks to accommodate this new reality. Society, legal practitioners and other stakeholders are faced with the task of understanding, evaluating and developing legal and sharia foundations that are relevant to today's digital culture. As such, recognizing the crucial role of law and sharia in the digital age is an important step in building a strong foundation for an increasingly connected and digitalized society (Jubaidi & Khoirunnisa, 2025)

.As the use of technology becomes more widespread, the application of law and sharia in the digital age faces challenges that are not only evolving, but also increasingly complex. This complexity arises because of the changing dynamics in society's interaction with technology, resulting in a number of issues that need careful attention (Agus Wibowo, 2023). These challenges involve critical aspects such as data security, privacy protection, the legitimacy of digital transactions, and ethical issues that arise with the evolution of technology (Zharova, 2023). Jurists and Shariah scholars are faced with the task of thoroughly understanding these shifts and formulating a balanced view that is in line with the principles of law and Shariah.

However, amidst these challenges, there are also significant opportunities. The utilization of technology can accelerate access to justice, provide innovation in legal and sharia processes, and improve the efficiency of the system as a whole. By embracing technological developments, law and sharia can become more responsive to the demands and dynamics of modern society.

Therefore, a balance between overcoming challenges and capitalizing on opportunities in implementing law and sharia in the digital age is key. Adaptation and reform measures are needed to ensure that the principles of law and sharia remain relevant and effective in the face of an ever-evolving technological age. A key challenge is the uncertainty around the boundaries between freedom of expression and control of digital content that could potentially violate morals and ethics (Muannas & Mansyur, 2020). On the one hand, technology provides freedom for individuals to voice their opinions and express themselves freely. However, on the other hand, content that contradicts the law and shari'ah, such as pornography, violence and radicalism, emerges, which requires strict supervision and legal action. The opportunities presented by digital culture in the implementation of law and shari'ah involve the ease of access

to information and the efficiency of digital transactions. In the context of shari'ah, technology has made it easier for businesses to comply with shari'ah principles in trading activities, such as conducting halal buying and selling transactions and avoiding usury (Fajrillah & Sipahutar, 2023). On the other hand, however, these opportunities also bring new risks such as online fraud and identity theft, which require effective law enforcement.

To overcome these challenges and capitalize on these opportunities, collaboration between the government and society is crucial in the implementation of law and shari'ah in digital culture. In the context of shariah, stakeholders such as regulatory bodies, academics and practitioners also need to continuously innovate to create innovative shariah solutions and products, in accordance with the needs of society (Tuzzuhro et al., 2023). This cooperation will ensure that the application of law and shariah not only adheres to traditional values, but is also responsive to the changing dynamics in the evolving digital culture (Khoiri, 2020).

In the context of shariah, there are already some suitable digital products and services, such as halal e-commerce, shariah fintech, and shariah insurance. However, continuous efforts are still needed to develop and expand the variety of these products to meet the increasing needs of the community in accessing shariah digital services (H. Muhammad & Sari, 2020). This development can include innovations in product offerings, optimizing the digital transaction process to be more efficient and shari'ah compliant, as well as increasing public understanding and education regarding the benefits and principles of shari'ah in the digital context. By continuing to develop shariah-compliant digital products and services, it can be expected that the public will be increasingly facilitated to fulfill their needs in a way that is in accordance with shariah principles.

Literature Review

Previous research titled "Cybercrime and Islamic Law: Revisiting the Advantageous and Hiatus Horizon(s)" by Sourodip Roy, published in the *Annals of Justice and Humanity (AJH)* in 2022, explores the dual nature of Islamic law. Roy highlights the historical role of Islamic law in offering solace and guidance within legal frameworks, while also recognizing its challenges in the contemporary virtual realm, where it can lead to negative implications such as cybercrime (Roy, 2022). This study emphasizes the need to adapt Islamic law to address modern issues posed by the digital environment.

Similarly, "‘Urf of Cyberspace: Solutions to the Problems of Islamic Law in the Digital Age" by Ita Musarrofa and Holilur Rohman, published in *Al-Ahkam* in 2023, examines the role of ‘urf (customary practice) in shaping legal responses to issues in cyberspace. The authors argue that traditional Islamic legal concepts like ‘urf can be instrumental in resolving new legal

challenges brought by digital advancements (Musarrofa & Rohman, 2023). This study highlights the importance of integrating customary practices with modern technology to create a flexible and adaptive legal framework.

In another relevant study, "The Digitalization of Islamic Law and Its Impact on Legal Practice", Shaikh Muhammad Fauzi bin Abdul Rahman, published in the *Journal of Islamic Law Review* in 2019, discusses the profound impact of digitalization on the practice of Islamic law. Fauzi outlines the challenges faced by jurists in applying traditional legal principles to digital contexts, such as online contracts and virtual transactions, and calls for greater adaptation of legal procedures to incorporate technology (Fauzi, 2019).

These studies collectively provide a comprehensive view of both the challenges and opportunities that arise in the application of law and sharia in the digital era. They underscore the importance of adapting traditional legal frameworks to meet the evolving demands of digital culture. This research builds on these insights by emphasizing the need for continued evolution in both law and sharia to address the rapid transformations occurring within digital culture. The focus of this study is to examine how Islamic law can evolve effectively to address emerging ethical, legal, and technological issues, ensuring that law and sharia remain relevant and effective in today's digital landscape.

METHODOLOGY

This research employs a literature analysis approach to collect and evaluate relevant sources on the intersection of law, sharia, and digital culture. The research includes a comprehensive review of various publications, such as peer-reviewed articles, books, research reports, and other relevant materials, to establish a thorough understanding of the conceptual frameworks, emerging trends, and pertinent issues in this field (K. Khoirunnisa & Jubaidi, 2023).

The study conducts library research to gather a diverse array of sources that discuss law, sharia, and digital culture. This encompasses both classical and contemporary literature that is pertinent to the research topic, thereby facilitating a deeper comprehension of the theoretical and practical foundations of the subject matter.

To enhance the depth and breadth of analysis, this research adopts an interdisciplinary approach. This methodology integrates concepts and methods from various disciplines, including law, sharia, sociology, information technology, and others (Sari & Asmendri, 2020). By combining insights from these fields, researchers can examine the phenomenon of digital

culture from multiple perspectives, allowing for a more nuanced understanding of the implications of law and sharia in the digital era.

The process of source selection involves identifying key themes and topics within the existing literature, evaluating the credibility and relevance of each source, and synthesizing findings to draw informed conclusions. This systematic approach ensures that the research captures the complexity of the interactions between law, sharia, and digital culture, ultimately contributing to a more robust understanding of this evolving landscape.

RESULTS AND DISCUSSION

1. Digital Culture and its Transformation

Digital culture is a multifaceted phenomenon that continues to evolve, reshaping the ways in which we live, think, and engage with the world around us. The term "digital culture" encompasses the integration of digital technologies into virtually all aspects of human existence in the modern era, where information and communication technologies (ICT) play an essential and transformative role. This culture is not static; it is dynamic, continuously adapting to technological advancements and shifting societal norms. It touches every corner of human activity, influencing how we communicate, work, learn, entertain ourselves, and interact socially (Tareen, Asma Ali, 2016).

At its core, digital culture refers to the environment shaped by the pervasive use of digital tools and platforms. These technologies have not only altered communication patterns but have also transformed the nature of work, education, and entertainment. The emergence of digital platforms ranging from social media networks to e-learning platforms and remote working technologies has redefined how individuals and societies interact, breaking down geographical barriers and facilitating new forms of engagement. For example, social media has redefined social interactions, enabling people to connect instantly with others across the globe, creating digital communities that transcend physical boundaries. Similarly, remote work technologies have transformed the work environment, making it more flexible and decentralized.

Learning methods have also been revolutionized by digital culture. E-learning platforms and virtual classrooms allow for more personalized and accessible education, providing opportunities for individuals to learn at their own pace, anytime and anywhere. In the entertainment realm, the rise of streaming services and digital content platforms has reshaped how we consume media, offering vast choices of content that can be accessed instantly.

Digital culture also affects the social norms and values of society. The ways in which people communicate and express themselves online often differ from face-to-face interactions,

with the internet offering both opportunities and challenges for self-expression, community building, and even activism. However, this digital transformation also brings challenges, such as issues of privacy, the spread of misinformation, and the rise of cybercrime, which require careful consideration and adaptation of legal frameworks and ethical guidelines.

In this context, it is essential to explore key aspects of digital culture, including its impact on communication, the workplace, education, entertainment, and societal norms (Frey & Osborne., 2017). This introduction serves as a foundation for a deeper understanding of how digital culture shapes our modern world and its implications for both individuals and society as a whole. By analyzing relevant literature and examples, we can better grasp the complexities and opportunities presented by living in a digital age.

1.1. Dynamics of Change in Ways of Interacting

One of the significant consequences of the digital cultural shift is the transformation in the way we communicate. The utilization of digital technologies, including the internet, social media, and instant messaging apps, has changed the dynamics of our social interactions (Nyazee, 2016). Today, we have the ability to communicate with individuals from different parts of the world quickly and at a very affordable cost. This phenomenon allows us to build relationships and engage in interactions with people who may have previously been difficult to reach.

However, there are negative consequences to these changes. Some experts fear that the development of digital technology could reduce our ability to interact directly with others and could even increase levels of loneliness and social isolation (Pangestu, Jarot; Hos, Jamaluddin; Upe, 2019). In his book titled "Alone Together: Why We Expect More from Technology and Less from Each Other," Sherry Turkle discusses how digital technology can affect the dynamics of human social relationships and emotional aspects. Turkle argues that while digital technology gives the impression of connectedness, in reality, we can feel more emotionally isolated from the individuals around us (Sherry Turkle, 2011).

1.2. Dynamics of Change in Learning Methods

The development of digital culture has had a huge impact on the way we learn. Easy access to various learning resources through digital technology, such as e-books, learning videos and online tutorials, has increased the flexibility and availability of information (Yuberti, 2015). In addition, distance and online learning also provide opportunities for students to access education anywhere and anytime.

However, there are some concerns regarding the impact of digital culture on learning. One of them is the potential reduction in students' social and cognitive skills. In a digital

learning environment, there can be less physical interaction between students and teachers, and this can affect the development of their social skills. In addition, too much exposure to technology can also affect concentration and cognitive problem-solving abilities.

It is important to find a balance between utilizing digital technology in learning and maintaining social and cognitive aspects. Combined learning that integrates digital technology with direct interaction between students and teachers can be a solution to address this concern. In addition, it is important for educators and parents to provide appropriate guidance on the use of technology so that it can be positively and sustainably utilized in student development.

Nicholas Carr in his book "The Shallows: What the Internet Is Doing to Our Brains" outlines his views on the impact of digital technology use on human cognitive abilities. Carr argues that the use of the internet and digital technology, especially with the short and quick exposure to information commonly found in the online world, can affect the way our brains process information (Nicholas Carr, 2011).

One of Carr's arguments is that digital technologies, especially the internet, tend to encourage a more superficial and surface-based mindset. He argues that with constant and rapid exposure to information, we may lose the ability to focus and read deeply. The ability to complete assignments or read long books can be affected due to scanning or simply looking at the information available without really understanding.

Carr also noted changes in reading habits, with many people tending to "skimming" or reading briefly through text rather than reading thoroughly. He suggests that this change may result in a decline in critical thinking and deep understanding of the material being read.

Although controversial, his book has sparked discussion about how developments in digital technology affect the brain and the way we process information. Carr's opinions are part of a wider discourse on the challenges and considerations related to the use of technology in everyday life.

1.3. The Dynamics of Shifting Ways of Working in the Digital Age

Digital technology has brought about major changes in the way we work. Modern software and applications allow for better team collaboration, automation of routine tasks, and easier access to information. The ability to work remotely or from different locations also allows for greater flexibility in the work environment (Idie et al., 2024).

While there are many benefits to these developments, there are some concerns that come along with this digital transformation. One of the main concerns is the potential replacement of human jobs by automation and artificial intelligence. Some routine jobs that can be

automated may present a risk of reducing the number of human jobs, especially in certain sectors.

In addition, there are concerns about rising economic inequality as a result of technological growth. Some people and companies may benefit more from digital transformation, while others may be left behind or lose their jobs. This may lead to greater economic and social disparities between groups of people.

Research by Carl Benedikt Frey and Michael A. Osborne in 2013 entitled "The Future of Employment: How Susceptible Are Jobs to Computerization?" presents an analysis of the extent to which human jobs can be replaced by automation and computer technology (Frey & Osborne., 2017). They use certain criteria to assess the level of risk of automation in different types of jobs. Research findings show that nearly half of the jobs in the United States face a significant risk of being replaced by automation through the integration of computers and robots in the near future. Jobs that are more routine and repetitive tend to be at higher risk because these tasks can be programmed more efficiently by technology.

Potential impacts of automation could include increased unemployment in some sectors and increased economic inequality if the jobs being replaced are more likely to be at lower pay grades. Therefore, many experts and policymakers highlight the importance of providing appropriate training and education to prepare the workforce for these changes, as well as designing policies that support inclusiveness and equitable distribution of benefits.

2. Challenges Confronting Digital Culture from Legal and Sharia Perspectives

To address the legal and sharia challenges that arise in the digital culture, collaboration between legal experts, sharia experts and technology stakeholders is required. Efforts to raise public awareness and understanding of these issues are also crucial. From a sharia perspective, a number of legal issues in digital culture involve:(Hugenholtz et al., 2018)

- a. Privacy and Data Protection:(Falletti, 2023) The development of digital culture brings challenges related to the confidentiality and security of user data. The process of collecting, managing and using personal data by digital-based devices raises ethical and legal questions regarding individuals' privacy rights.
- b. Digital Content and Freedom of Expression: The issue of freedom of expression and regulation of digital content is an important debate. How to find a balance between protecting the public from harmful content and supporting freedom of expression in the digital space?
- c. Cybersecurity and Digital Criminality: Cybersecurity threats such as data hacking, ransomware attacks, and other cybercrimes challenge legal and sharia systems to develop effective and responsive enforcement mechanisms.

- d. Cyber-jihad: "Cyber-jihad" is a term that refers to cyber-attacks carried out by extremist groups with the aim of promoting the teachings of Islam or achieving political goals associated with the religion. The term covers a wide range of activities, from hacking websites to spreading online propaganda.
- e. Digital Education and Ethics: Digital education and ethics are important aspects of digital culture. How to create legal and sharia norms that encourage the wise and responsible utilization of digital technology?
- f. Platform Transparency and Accountability: In a complex digital ecosystem, challenges arise regarding transparency and accountability of online platforms. How to apply law and sharia to ensure fair and transparent business practices in cyberspace?
- g. Technological Innovation vs. Legal Security: The acceleration of technological innovation may outpace the ability of legal and sharia systems to address its impacts and risks. How to maintain a balance between encouraging innovation and maintaining legal and sharia security?
- h. Digital Exclusion and Access Gaps: The challenge of ensuring that advances in digital technology do not leave some communities behind or create access gaps related to information, services and economic opportunities.

To face the challenges of law and sharia in the era of digital culture, synergy between legal experts, sharia scholars and technology experts is needed. In addition, efforts need to be made to increase public awareness and understanding of the problems that arise in the digital context. From a sharia perspective, some of the legal challenges that arise in digital culture include:(Al-Hamad, 2010)

First, freedom of expression is recognized as a fundamental right, but this right comes with moral responsibility. This principle asserts that every individual must be responsible for every word he or she utters. While freedom of expression is granted, it is balanced with the obligation to consider its impact on others and the environment. However, in the digital world, it is often seen that freedom of expression is used without considering the consequences or impact on others. This phenomenon can create a situation where internet users easily express opinions without considering moral values, ethics, or sensitivity to others.

Therefore, in the context of digital culture, it is important for individuals to respect Islamic moral and ethical values and maintain the principle of freedom of expression without harming or hurting others. In this regard, a balanced approach between freedom of expression and moral responsibility is at the core of understanding Islamic values in dealing with digital realities(Al-Abdali, 2015)

Second, in the digital era, the spread of false information or hoaxes has become a serious problem. This phenomenon is associated with several negative impacts, including: (Lazuardi et al., 2023).

- a. **Loss of Public Trust:** The spread of false information can lead to a loss of public trust in information sources. This can confuse the public and damage the integrity of the institution or individual targeted by the hoax.
- b. **Threat to Social Stability:** False information can create tension and conflict in society. Misinformation or untrue provocations can trigger negative reactions and threaten social stability.
- c. **Inaccurate Public Opinion Formation:** The spread of hoaxes can shape inaccurate or misguided public opinion. This can influence people's decisions, including in the context of politics, economics, or social issues.
- d. **Harm to the Accused Individual or Institution:** Hoaxes often target specific individuals or institutions with false accusations. This can be detrimental to the reputation and personal lives of innocent people.
- e. **Making it Difficult to Identify True Information:** The spread of hoaxes can make it difficult for people to separate true and false information. This can be detrimental to honest and transparent communication efforts.

To address this issue, it is important to improve digital literacy and information criticality among the public. Efforts to detect and counter the spread of hoaxes also need to be made by digital platforms, government agencies and the public together. Thus, it can be hoped that the sustainability of accurate and trustworthy information can be maintained in the digital era.

Third, in some Muslim countries, pornography and negative content is considered a violation of law and sharia because it is perceived to undermine the morals and ethics of a society that is based on Islamic religious principles. Some of the reasons why pornography and negative content are often considered a violation of law and sharia involve: (Maryandi, 2018)

1. **Islamic Moral and Ethical Values:** Islam teaches high moral and ethical values, including the protection of honor, justice, and truth. Pornography and negative content are often considered to be against these principles.
2. **Protection of Honor and Family:** Pornography is considered to undermine family values and threaten individual honor. Therefore, in some Muslim countries, efforts are made to protect the institution of family and individual honor from this negative impact.
3. **Maintaining Social Order:** The regulation of pornography and negative content is also often

seen as an attempt to maintain social order. This relates to the maintenance of moral norms and adherence to Islamic religious principles.

4. **Psychological Wellbeing of Society:** Pornography is considered to have a negative impact on people's psychological well-being, especially on the younger generation. Efforts to protect the public from adverse psychological impacts are one of the considerations.

In countries where Islamic law and sharia are practiced, regulations related to pornography and negative content may involve legal sanctions and preventive measures. However, approaches to this issue may vary between countries and continue to evolve in line with social, cultural and technological changes. It is important to note that this approach may also raise debates and challenges related to human rights and freedom of speech in some contexts.

Fourth, in Islam, sharia principles play an important role in determining the validity of transactions, including online transactions. Some of the relevant shariah principles in this context involve the prohibition of *riba* (interest) and speculation (Abduh et al., 2023). Some points that can be observed are:

1. **Prohibition of Riba (Interest):**

Usury is considered a form of economic exploitation and is prohibited in Islam. Therefore, online transactions that involve the element of interest or additional profits obtained unfairly can be considered not in accordance with sharia principles.

2. **Prohibition of Speculation (Gharar):**

Shariah principles prohibit transactions that involve excessive uncertainty or speculation (*gharar*). Therefore, online transactions that tend to be speculative and high-risk can be considered incompatible with sharia principles.

3. **Transparency and Openness:**

Shariah principles encourage transparency and openness in transactions. Clear and honest information about the goods or services offered online is considered essential in ensuring compliance with shariah principles.

4. **Fairness in Transactions:**

Justice is a core value in Islam, and online transactions that involve inequality or exploitation may be considered to violate the principles of justice in sharia.

5. **Prevention of Haram Practices:**

Islam encourages the prevention of practices that are considered haram (forbidden) such as gambling, trading in alcohol, or businesses that involve haram products.

In the face of this challenge, many Muslim communities and companies are striving to provide online platforms and services that are compliant with Shariah principles. This may include interest-free payments, transparency of information, and ensuring that the products or services offered conform to Islamic ethical standards (R. Muhammad & Lanaula, 2019).

Fifth, in Islam, the concept of intellectual property and copyright is considered an individual property right that must be respected and protected. Islamic ethical and legal principles emphasize the importance of protecting one's property and creative rights. However, in the digital culture, there are often violations of intellectual property and copyright (Hidayat, 2020). Some related points may be noted:

1. Respect for Property Rights:

Islam emphasizes the importance of respecting individual property rights. Therefore, using or copying intellectual works without permission may be considered a violation of property rights and Islamic ethical principles.

2. Intellectual Property Rights in the View of Islamic Law:

The principles of Islamic law also include the provide protection for intellectual property rights. This can include copyrights, patents, and other rights related to creativity and intellectual property.

3. Reward Creativity and Effort:

Islam encourages respect for one's creativity and effort. Infringing copyright can be considered a form of injustice to the creator who has contributed with his/her creative ideas or works.

4. Prevention Against Unethical Use:

Islam teaches to prevent unethical use or exploitation of others' works. In digital culture, copyright infringement can involve actions such as software piracy or unauthorized sharing of content.

5. Educational Approach:

Education about intellectual property rights and the importance of respecting them can be an effective approach to addressing infringement in digital culture. Making people aware of the ethical and legal consequences of copyright infringement can shape a more conscious attitude.

To respond to the challenges of law and sharia in digital culture, efforts are needed to raise public awareness and education on digital ethics and morals that are in line with law and sharia. In addition, collaboration between legal, sharia and technology experts needs to be emphasized in order to find solutions that meet the demands of this era (Rizvi, 2006).

3. Law and Sharia Development Strategy in Digital Culture

The rapid development of digital culture has brought significant transformations to legal and religious frameworks, including Islamic law (Sharia). As technology influences nearly all aspects of life such as commerce, communication, finance, and even religious practice, there is a growing need to adapt legal and Sharia governance to accommodate these changes. The digital era presents both opportunities and challenges in the development and application of law and Sharia principles, requiring a well-defined strategy to address emerging issues such as online transactions, cybercrimes, and digital ethics.

In response to the digital revolution, many countries have started implementing laws to regulate online activities. These laws cover areas such as e-commerce, data protection, intellectual property, cybercrimes, and privacy. Digital culture has introduced complex legal challenges, particularly in areas where technological advancements outpace legislative reforms. Issues such as jurisdiction in cross-border online transactions, cyber security breaches, and the regulation of social media content are continuously evolving.

Islamic law, which is based on the Quran, Sunnah and the interpretations of scholars, must also adapt to the challenges posed by digital culture. Many aspects of Shariah, especially those related to finance, business ethics and personal conduct, require reinterpretation to address the new digital reality. For example, Shariah-compliant online financial transactions, the use of cryptocurrencies and digital business ethics are areas where Islamic jurists (ulama) are increasingly providing guidance through *ijtihad* (independent reasoning).

The challenge for Shariah is to ensure that key principles-such as fairness, transparency and the prohibition of *riba* (interest) are maintained in the digital environment. Islamic scholars and authorities need to actively engage with technological advancements to formulate fatwas (legal rulings) and adapt existing legal frameworks to ensure that Muslims can participate in the digital economy while adhering to religious principles.

One of the key strategies for Sharia development in the digital era is harmonization with national and international legal systems. In many countries, especially those with Muslim-majority populations, there are dual systems of law: civil law and Sharia. It is essential that these two systems collaborate to address digital issues in a cohesive and comprehensive manner.

This harmonization is crucial, particularly in global issues such as e-commerce and online contracts, where cross-border transactions occur regularly. Legal frameworks that recognize both Sharia and international law could reduce conflicts and legal ambiguities, enabling smoother digital trade and business.

The rise of digital financial services offers opportunities for Sharia-compliant fintech solutions. Sharia-compliant fintech products, such as Sukuk (Islamic bonds), peer-to-peer lending platforms, and digital zakat (almsgiving) management systems, allow Muslims to engage in financial transactions while adhering to religious principles. Developing regulations to govern these products can ensure they comply with both local legal standards and Islamic law.

Governments and Islamic financial institutions must collaborate to provide frameworks that encourage the development of such technologies while maintaining strong oversight to prevent fraud, money laundering, and other forms of financial misconduct.

Digital culture brings about new ethical concerns, including issues related to privacy, honesty in online business transactions, and appropriate behavior in virtual spaces. To address these, educational programs focusing on digital literacy from an Islamic perspective should be implemented. This includes teaching ethical behavior according to Sharia when engaging in online business, social interactions, and digital communication.

Islamic principles of fairness, transparency, and honesty should be integrated into digital platforms to encourage responsible digital citizenship among Muslims. Islamic educational institutions and religious authorities must work together to promote these values in digital spaces.

Cybercrimes, such as identity theft, hacking, and fraud, are growing concerns in digital culture. These crimes pose unique challenges for both Sharia and legal authorities, as they transcend traditional geographical boundaries. Collaborative efforts between Sharia scholars and legal experts are required to address these crimes in ways that respect both religious and civil legal principles.

Islamic legal thought, which emphasizes the protection of individual rights and societal welfare (maslahah), can contribute to broader discussions about the ethical and moral implications of cybercrimes. In doing so, Sharia can offer guidelines that complement secular legal frameworks for addressing digital wrongdoings.

3.1. E-Commerce and Sharia Compliance: A Case from Indonesia

Indonesia, the country with the largest Muslim population, has seen tremendous growth in e-commerce. The government and Islamic scholars have worked together to ensure that these platforms comply with both national laws and Sharia principles. A notable case involves the development of a Sharia-compliant e-commerce platform, Tokopedia Syariah, which ensures that all transactions adhere to Islamic guidelines. This includes prohibiting the sale of haram

(forbidden) items, such as alcohol and pork, and ensuring transparent and ethical business practices.

Tokopedia Syariah also emphasizes clear akad (contracts) between sellers and buyers, avoiding transactions that contain uncertainty (gharar) or involve riba (interest), both of which are prohibited in Islam. As a result, the platform functions not only as a tool for digital commerce but also as a means to facilitate transactions that align with the religious beliefs of Indonesia's majority Muslim population.

The success of Tokopedia Syariah is a tangible example of how technology and innovation can be integrated with Islamic legal principles. It reflects Indonesia's commitment to creating a digital ecosystem that is both inclusive and in harmony with religious norms, while still supporting the expansion of the digital economy.

Moreover, the Indonesian government continues to promote regulations and policies that support the growth of Sharia-compliant e-commerce. Initiatives such as Halal Certification and strict oversight of products sold online are part of this strategy. These regulations not only protect Muslim consumers but also promote transparency and accountability in the digital business world.

The success of Tokopedia Syariah and similar platforms demonstrates how a synergy between national laws and Sharia principles can foster a conducive digital business environment. It also provides a model for other countries with significant Muslim populations on how they can develop a Sharia-compliant digital economy without hindering innovation and economic growth.

In the long term, the growth of Sharia-compliant e-commerce has the potential to further expand the Islamic finance sector, with services such as Sharia-compliant digital payments and halal investments. This strengthens Indonesia's position as a major player in the global digital economy while upholding the values and principles of the Islamic faith.

This case demonstrates how legal and Sharia frameworks can be adapted to accommodate digital commerce while maintaining religious principles.

3.2. Cryptocurrency and Islamic Law: A Global Debate

The rise of cryptocurrencies has sparked debate among Islamic scholars regarding their compliance with Sharia. Some scholars argue that cryptocurrencies, like Bitcoin, are speculative and therefore resemble gambling (maysir), which is prohibited in Islam. However, others contend that as long as the currency is backed by tangible assets and used ethically, it can be considered permissible.

Countries like the UAE have begun exploring the use of Sharia-compliant cryptocurrencies. This case highlights the need for continuous scholarly engagement to ensure that emerging financial technologies align with Islamic values.

The debate over cryptocurrencies within Islamic jurisprudence is far from settled, reflecting the broader complexities of integrating new financial technologies into Sharia principles. Scholars who oppose cryptocurrencies, such as Bitcoin, argue that their speculative nature and price volatility make them too risky, drawing parallels to gambling (*maysir*), which is clearly forbidden in Islam. Additionally, concerns about the lack of a central authority or tangible backing for many cryptocurrencies contribute to the view that they embody uncertainty (*gharar*), another prohibited element in Islamic finance.

However, other Islamic scholars take a more progressive stance, asserting that digital currencies can be halal (permissible) if they are tied to real assets and are used for lawful purposes. These scholars emphasize that the ethical use of cryptocurrencies in transactions could offer a Sharia-compliant solution, especially when the underlying technology, such as blockchain, promotes transparency and reduces fraud, aligning with Islamic principles of justice and fairness in trade.

Countries like the United Arab Emirates (UAE) are at the forefront of exploring Sharia-compliant cryptocurrencies, recognizing the potential benefits of integrating Islamic finance principles with innovative financial technologies. The UAE's *Halal* cryptocurrency initiatives seek to establish a form of digital currency that adheres to Islamic legal standards, ensuring that it is free from both *riba* (interest) and *gharar* while providing an ethical alternative to conventional digital assets. This development represents a significant step toward bridging the gap between modern finance and traditional Islamic values.

3.3. The Role of Islamic Financial Institutions and Regulatory Bodies

As cryptocurrencies and blockchain technology continue to evolve, the role of Islamic financial institutions and regulatory bodies becomes increasingly critical. These entities are responsible for establishing guidelines and frameworks that ensure compliance with Sharia while fostering innovation in the financial sector. Several Islamic banks and financial institutions are already experimenting with blockchain to create Sharia-compliant investment products, such as Sukuk (Islamic bonds), further demonstrating the potential for compatibility between Islamic finance and digital assets.

Regulatory bodies, such as Sharia advisory boards and national financial regulators, must collaborate closely with tech innovators to define the parameters within which cryptocurrencies and other financial technologies can operate in a Sharia-compliant manner.

Continuous engagement with scholars, financial experts, and technology developers is essential to ensure that the evolving landscape of digital finance remains in line with Islamic ethical values.

3.4. Future Prospects for Sharia-Compliant Cryptocurrencies

Looking ahead, the prospects for Sharia-compliant cryptocurrencies will depend on several factors, including the ongoing scholarly debate, technological developments, and regulatory frameworks. The successful integration of Islamic finance principles into cryptocurrency systems will require careful consideration of transparency, asset-backing, and ethical usage, all of which are core tenets of Sharia-compliant finance. As more Muslim-majority countries explore and adopt these digital currencies, we may witness the creation of a new financial ecosystem that harmonizes technological innovation with Islamic law.

Additionally, as demand for Sharia-compliant financial products grows globally, the development of halal cryptocurrencies could expand access to Islamic finance beyond traditional banking. This could open new doors for financial inclusion, particularly for underbanked Muslim populations who may have been hesitant to engage with conventional digital finance due to religious concerns.

In conclusion, while the debate on cryptocurrencies in Islamic finance is ongoing, the willingness of scholars and financial institutions to engage with these emerging technologies shows a clear path toward finding solutions that respect both Islamic principles and the realities of the digital economy.

Conclusion

The important role of law and sharia in regulating digital culture is faced with a number of challenges, including rapid technological change, the complexity of digital transactions, and issues of data security and confidentiality. Thus, addressing these challenges requires a comprehensive regulatory approach that considers both legal principles and the tenets of Sharia law.

Nonetheless, there are opportunities that can be utilized to integrate law and sharia in digital culture. For example, utilizing technology to spread Islamic moral and ethical values, providing online legal and sharia services, and addressing social issues through legal and sharia approaches in the digital realm. However, continued efforts are needed to develop relevant legal and sharia frameworks that can adapt to changes in digital culture.

Collaboration between the government, policy makers, academics, legal practitioners, and communities involved in digital culture is key in formulating effective solutions. Synergy among these stakeholders can support the development of regulations that are in line with

technological developments, while ensuring that the values and principles of law and sharia are maintained in an ever-evolving digital environment.

To meet these challenges, solutions need to be proposed that can help improve the existing legal and sharia structures and address the problems that arise in the digital era. Some of the steps that can be taken involve: developing adaptable policies, empowering human resources with the latest skills, implementing high standards of security and privacy, developing blockchain technology, providing consumer protection facilities, enhancing international cooperation, and developing responsive and innovative legal systems.

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