Indonesian Journal of Islamic Economic Law
Vol 03, No 01 (2026), pp. 98-112
DOI: https://doi.org/10.23917/ijoel.v3i1.13523

Addressing Digital Content Fraud and Ethical Monetization: from the DSN-MUI Perspective

Jaih Mubarok,[1] Rahmat,[2] Imron Rosyadi,[3] Yayuli,[4] Rini Elvri[5]

[1] Secretary of BPH National Sharia Council MUI, Jakarta, Indonesia
[2] Universitas Muhammadiyah Pontianak, West Kalimantan, Indonesia
[3 4] Universitas Muhammadiyah Surakarta, Central Java, Indonesia
[5] Universiti Muhammadiyah Malaysia, Perlis, Malaysia

[1] Corresponding Author: jaihmubarok@yahoo.com
ir120@ums.ac.id
[2] rahmatmbs251@unmuhpnk.ac.id
[3] p2250107@student.umam.edu.my

Submission Track:
Received: 28-10-2025
Final Revision: 05-01-2026
Available Online: 06-01-2026

Abstract. This study aims to reinterpret the methodologies of the National Sharia Board (DSN-MUI) Fatwa No. 62/2007 on Ju'alah and Fatwa No. 116/2017 on Sharia Electronic Money within the framework of the modern digital economy, particularly regarding content fraud on monetization platforms such as TikTok. Employing a socio-normative qualitative approach, this research applies the Islamic legal analysis theory to evaluate how the Ju'alah contract can evolve from a normative-individual perspective to a socio-structural understanding. The findings of this study conclude that the reinterpretation of these two fatwas broadens the scope of the Ju'alah contract to encompass a digital ethical and legal framework that prioritizes justice, trust, transparency, and collective responsibility among creators, platforms, and regulators. Furthermore, integrating Sharia principles with modern technologies such as blockchain, traceability systems, AI transparency, and homomorphic encryption facilitates the establishment of an accountable digital monetization system free of elements of gharar, tadlīs, and maysir. This finding affirms that implementing the maqāṣid al-syarī'ah values can provide a foundation for creating a fair and sustainable digital economic governance system. The outcome of this research is navigating the evolution of a digital Islamic economic paradigm that adapts to technological advancements while remaining firmly rooted in the principles of justice and public benefit.

Keywords: *Ju'alah*, Sharia Electronic Money, Digital Fraud, Sharia Digital Ethics.

1 Introduction

The development of digital technology has fundamentally changed the global economic landscape, including transaction systems and revenue generation mechanisms in the digital space. Rapid digital transformation drives new efficiencies and connectivity, but also increases the complexity of oversight and vulnerability to economic crimes such as *fraud.* In the corporate context, digitalization has been shown to increase the likelihood of *corporate fraud* due to weak internal controls, difficulties in external oversight, and increased performance pressure.[1] This phenomenon shows that digital modernization not only brings opportunities but also expands the space for manipulative practices in the virtual realm.

In a broader social context, safe behaviour in digital transactions is influenced by users' psychological and social factors. Puri, Kumar, and Singh (2025) found that belief, trust, and self-efficacy play an important role in shaping preventive behaviour against digital financial fraud (DFF). However, technological awareness and risk perception do not always correlate positively with such safe behaviour. This finding shows that the digital economy requires an integrated ethical and educational approach in order to reduce the risk of financial technology abuse.[2]

The development of digital competencies is also an important issue in detecting and preventing fraud. A study by Imjai, Promma, and Aujirapongpan (2025) shows that digital competence, data science literacy, and diagnostic skills are the main factors that determine *fraud* detection skills among young accountants in Thailand. This finding emphasises the importance of analytical capacity and professional ethics in facing the era of economic digitalisation, including in the Islamic finance sector, which is beginning to adopt electronic money systems and digital platforms.[3]

On the other hand, the digital era also poses new social challenges that transcend purely economic dimensions. Research by Lindez-Macarro, Gallego-Losada, and Rodríguez-Sánchez (2025) reveals that vulnerable groups such as the elderly are the primary targets of digital financial fraud due to their cognitive limitations and limited access to digital information. Thus, the social dimension of digital *fraud* needs structural attention, not just individual morality.[4]

This phenomenon indicates that the practice of ju'alah in the digital economy, namely the provision of rewards for specific results, is shifting from personal transactions to a social system governed by algorithms and platform policies. Therefore, a reinterpretation of the DSN-MUI Fatwa No. 62/2007 on Ju'alah and Fatwa

---

[1] Chao Lu et al., "Digital Transformation and Corporate Fraud: Evidence from China," *International Review of Financial Analysis* 106 (October 2025): 104476, https://doi.org/10.1016/j.irfa.2025.104476.

[2] Lokendra Puri, Abhishek Kumar, and Ranjit Singh, "What Drives or Discourages Fraud-Safe Behavior in Digital Transactions? A BRT Perspective," *Acta Psychologica* 260 (2025): 105675, https://doi.org/https://doi.org/10.1016/j.actpsy.2025.105675.

[3] Narinthon Imjai et al., "Fraud Detection Skills of Thai Gen Z Accountants: The Roles of Digital Competency, Data Science Literacy and Diagnostic Skills," *International Journal of Information Management Data Insights* 5, no. 1 (June 2025): 100308, https://doi.org/10.1016/j.jjimei.2024.100308.

[4] María-Elena Lindez-Macarro et al., "A Bibliometric Analysis of Financial Fraud Exploiting the Elderly in the Digital Age," *International Journal of Bank Marketing* 43, no. 5 (2025): 943–78, https://doi.org/https://doi.org/10.1108/IJBM-11-2023-0634.

No. 116/2017 on Sharia Electronic Money is crucial. This reinterpretation aims not only to align Sharia law with technological dynamics but also to shift from a normative-individual interpretation to a social-structural understanding capable of addressing issues of digital content fraud in platform monetisation systems such as TikTok. This approach is expected to reinforce Islam's socio-economic role in maintaining justice, transparency, and collective responsibility in the digital space.

2 literature Review

Research on fairness in content monetisation activities is partly motivated by the findings of Han, Yoo, and Sung (2025), who concluded that the digital content monetisation system through *affiliate marketing* mechanisms on YouTube reveals that non-transparent disclosure strategies create perception gaps among content creators, platforms, and consumers. When affiliations are concealed through links or implicit promotions, public suspicion and scepticism of the creator's honesty increase, while the platform continues to profit from these interactions.[5]

The research by Kim, Lee, and Park (2025) confirms that the use of *virtual influencers* exacerbates ethical inequality because artificially constructed social support and emotional interactions create an illusion of closeness that encourages consumptive behaviour without human moral responsibility. Meanwhile, Garrido-Ruso et al. (2024) explain that digital economy actors, especially small businesses, struggle to monetise social-environmental value because digital systems prioritise exposure and algorithms over ethics and sustainability.[6] Abusharif (2024) even highlights that the migration of authority to the digital space creates a knowledge economy without moral oversight, making popularity the primary commodity that can be monetised.[7]

This finding means that these four sources can be summarised as follows: the digital monetisation system not only concentrates profits on popular platforms and creators, but also normalises manipulative practices and structural inequalities, thereby creating potential injustices in economic ethics and rendering it unsustainable.

Based on the findings of Li, Goh, and Heng (2025), content monetisation behaviour in the digital space shows that market players use calculated strategies to tailor content and emotions to audience preferences in order to gain economic benefits. This strategy indicates that decisions on content production are no longer purely motivated by knowledge value, but by a market orientation aimed at maximising clicks and

---

[5] Jiyoon (Karen) Han, Chan Yun Yoo, and Yoon Hi Sung, "Unveiling the Persuasion Knowledge Mechanism in YouTube Affiliate Marketing: Channel-Product Congruence Moderates Disclosure-Credibility Spillover Effects," *International Journal of Advertising* 44, no. 7 (October 2025): 1264–92, https://doi.org/10.1080/02650487.2025.2526889.

[6] Taeyeon Kim, So Jin Lee, and Soyeon Park, "Social Support from Virtual vs. Human Influencers: Effects on Support Efficacy, Interactivity, and Social Attractiveness," *International Journal of Human–Computer Interaction*, April 2025, 1–18, https://doi.org/10.1080/10447318.2025.2489029.

[7] Ibrahim N. Abusharif, "Religious Knowledge Production and Digital Affordances," *Journal of Islamic and Muslim Studies* 9, no. 1 (May 2024): 108–14, doi:10.2979/jims. 00030.

subscriptions.[8] On the other hand, Gerhards (2025) reveals that influencers who rely on monetisation from digital work face moral pressure because they are often caught up in manipulative practices, such as hiding paid advertisements or buying fake followers, which they mitigate through stigma management strategies to remain ethical.[9] This phenomenon is reinforced by Liu et al. (2025), who explain how the freemium business model encourages market players to manipulate the quality of basic products to create user dependency, thereby systematically maintaining consumptive behaviour.[10]

From a consumer perspective, Zhang et al. (2024) show that promotions based on the psychology of interaction between humans and chatbots in live broadcasts can suppress or raise doubts about purchases, depending on the form of stimulus used, indicating psychological manipulation as a tool of commercialisation.[11] The accumulation of this behaviour shows that the monetisation of digital content not only shapes an economic ecosystem based on impressions and sensations but also shifts economic ethics towards morally and socially fragile transactionalism; thus, the ethical patterns of market players in the monetisation of digital content create the potential for unsustainability in the digital economic order.

Based on the findings of Rahman et al. (2025), digital asset ecosystems, such as cryptocurrencies and NFTs, require an adaptive regulatory framework that enables innovation to flourish without compromising financial integrity, consumer protection, and environmental sustainability.[12] The complexity of cross-jurisdictional regulations indicates that single oversight is insufficient, necessitating international coordination and oversight mechanisms that embody the principles of fairness, transparency, and social responsibility.

In this context, the DSN MUI fatwa, as a contextual religious product, has a strategic role in bridging Islamic economic ethics with the development of decentralised digital economies. Sharia principles that emphasise a balance between individual and social interests can serve as a basis for moral guidelines for digital activities such as content monetisation, NFTs, and virtual asset transactions. In line with this, Naim and Kasri (2025) emphasise the importance of sharia auditing, transparency, and accountability in intellectual asset-based financing policies so that economic growth remains ethical.[13]

---

[8] Strategic Content Generation and Monetisation in Financial Social Media Li, D., Goh, K.-Y., Heng, C.-S. Information Systems Research, 36(1), pp. 61–83 2025

[9] Social Media Influencers as "Dirty Workers": An Explorative Study on How They Use Strategies to Reduce the Moral Taint Gerhards, C. Social Media and Society, 11(2), 20563051251348917 2025 1

[10] Value-Added Service Pricing Strategies Considering Customer Stickiness: A Freemium Perspective Journal of Theoretical and Applied Electronic Commerce Research Article 2025 DOI: 10.3390/jtaer20030201 Copy to clipboard Liu, Xuwang

[11] Influence of audiovisual features of short video advertising on consumer engagement behaviours: Evidence from TikTok Journal of Business Research Article 2025 DOI: 10.1016/j.jbusres.2025.115662 Copy to clipboard Zhang, Zhipeng

[12] Regulatory landscape of blockchain assets: Analysing the drivers of NFT and cryptocurrency regulation Author links open overlay panel Junaid Rahman a

[13] Intellectual Property and Islamic Finance Policy Framework: Opportunities and Challenges for a New Islamic Intellectual Property Finance Framework Nadia Naim, Noor Suhaida Kasri

This idea is reinforced by Dewaya (2025), who argues that Islamic financial innovations, such as *Tawarruq,* will only be sustainable if they are monitored through moral filters to avoid non-Sharia practices.[14]

Therefore, the MUI DSN fatwa needs to be directed not only as a religious legal instrument, but also as an ethical mechanism capable of guiding the behaviour of digital market players so that monetisation practices are not merely oriented towards financial gain, but are based on moral and social responsibility. Without this, the ethics of digital content monetisation market players will create potential *unsustainability* in the digital economic order.

3 Research Method

This research method uses a qualitative approach that combines Islamic legal analysis with digital social studies.[15] The normative approach was conducted through textual analysis of DSN-MUI *Fatwa* No. 62/2007 on *Ju'alah* and Fatwa No. 116/2017 on Sharia Electronic Money using the principles *of usul al-fiqh* and *maqāṣid al-syarī'ah* to understand the basics of contracts in the context of the sharia economy.[16] Meanwhile, the empirical approach examines the phenomenon *of* digital content *fraud* and the monetisation systems of platforms such as TikTok, drawing on recent empirical research on digital transformation and fraudulent behaviour. Data was collected through a literature study of fatwa texts, reputable international journals, and Islamic finance policy documents, then analysed using hermeneutic, socio-structural, and comparative techniques to link the normative-individual dimensions of *ju'alah* contracts with the realities of the digital socio-economy, resulting in a contextual reinterpretation of Sharia law in the face *of fraud* phenomena in the contemporary digital ecosystem.[17]

---

[14] Innovation in Islamic finance: Review of organised banking Tawarruq- https://doi.org/10.20885/RISFE.vol3.iss2.art7. Muhammad Abdullah Dewaya

[15] Mateja Čehulić, "Perspectives of Legal Culture," *Revija Za Sociologiju* 51, no. 2 (August 31, 2021): 257–82, https://doi.org/10.5613/rzs.51.2.4; Isman Isman, "Industry 5.0 and Legal Reasoning Reconstruction," in *4th International Conference on Law Studies (INCOLS)* (Jakarta, Indonesia: Faculty of Law, Universitas Pembangunan Nasional Veteran Jakarta., 2022), 1–8, https://conference.upnvj.ac.id/index.php/icols/article/download/1481/943.

[16] P. Ishwara Bhat, "Qualitative Legal Research," in *Idea and Methods of Legal Research* (Oxford University PressDelhi, 2020), 359–82, https://doi.org/10.1093/oso/9780199493098.003.0012.

[17] Dian Latifiani et al., "Can Advocates' Legal Culture in Civil Law Enforcement Drive Reform in Indonesia's Modern Justice System?," *Journal of Law and Legal Reform* 5, no. 3 (October 2024): 913–42, https://doi.org/10.15294/jllr.v5i3.12988.

4 Result and Discussion

Sharia law in the face *of fraud* phenomena in the contemporary digital ecosystem. To rigorously address the research problem, the description and data analysis are structured according to the following thematic framework. The analysis begins with a comprehensive Overview of Digital Fraud from a Sharia Perspective, establishing the ethical boundaries within the Islamic legal tradition. A Reinterpretation of *Ju'alah* Contracts follows this explanation in the Digital Economy and the Integration of *Ju'alah* Principles in the Sharia Electronic Money System, ensuring these classical frameworks align with modern financial technology.

Furthermore, the study evaluates Digital Ethics and Protection of Rights alongside a Social-Structural Reinterpretation and Digital Collective Ethics to address systemic vulnerabilities. Finally, the discussion culminates in the application of Sharia Technology for Fraud Prevention. By categorizing the data into these specific segments, the research provides a holistic synthesis of how Islamic jurisprudence effectively mitigates contemporary digital risks while fostering technological innovation.

4.1. Overview of Digital Fraud from a Sharia Perspective

The rapid advancement of digital transformation has significantly altered the global economic landscape, leading to increasingly complex models of transaction and value distribution. However, this progress has also given rise to new forms of digital fraud that are challenging to regulate, primarily due to weak oversight, the intricacies of algorithmic systems, and information asymmetries among users, service providers, and regulators. Research indicates that digitalization can enhance the potential for fraud stemming from insufficient internal and external controls.

From the perspective of Islamic economic law, these issues can be addressed through two critical fatwas, DSN-MUI Fatwa No. 62/2007 on Ju'alah and DSN-MUI Fatwa No. 116/2017 on Sharia Electronic Money. Both fatwas provide a framework for establishing a digital reward system that aligns with the principles of maqāṣid al-syarī'ah, particularly emphasizing justice ('adl), trustworthiness, and public interest (maslahah' āmmah). A re-evaluation of the approaches in these two fatwas is essential to effectively navigate the complexities of today's digital ecosystem, allowing Shariah contracts to be applied within a socio-structural context rather than being limited to a normative-individual framework.

The ju'alah contract has historically been structured to address measurable uncertainty (gharar) associated with work and timelines, provided that both the expected outcome (natijah) and the compensation (al-ju'l) are clearly defined. This contractual framework underscores an epistemic flexibility, recognizing that while the methods employed may involve unpredictable elements, the final results can still be quantified. This feature is particularly pertinent in contemporary digital environments, exemplified by practices such as bug bounty programs, data recovery, or outcome-based tasks, which prioritize result-oriented achievements over linear processes. Notably, recent implementations such as SBIS Ju'alah demonstrate the potential to integrate ju'alah into modern monetary systems while adhering to Shariah principles.

The Ju'alah occupies a nuanced position that bridges a promise (wa'd) and a contract ('aqd). It may take the form of a unilateral offer without necessitating acceptance, yet it inherently establishes reciprocal rights and obligations (mu'awadhat). This complexity highlights the limitations of relying solely on general positive law to ensure compliance; the validation of rewards in situations where the ja'il is committed, as well as the entitlements of the amil upon cancellation of the contract, hinge on a thorough fiqh interpretation and the varying views of scholars. The fatwa of DSN-MUI No. 62/2007 serves as an important normative tool that clarifies these Shariah boundaries, particularly in relation to emerging economic practices that may not perfectly align with traditional contracts such as ijarah.

Islamic jurisprudence has long recognized the significance of diverse interpretations arising from the differing opinions within schools of thought. For instance, the Hanafiyah school prohibits ju'alah due to concerns about gharar, the Malikiyah school mandates a tangible benefit for the ja'il, and the Syafi'iyah school emphasizes the necessity of adequacy (kalfah), with variations regarding the acceptability of time constraints. This fact indicates that the concept of justice in ju'alah is not monolithic but rather contextual and methodological. Within this framework, the fatwa aims to provide clear parameters regarding outcome clarity, the permissibility and measurability of rewards, and the equitable distribution of rights and obligations, thus allowing for adaptation across different social contexts without compromising the essential principles of public interest (maslahah) and the prevention of disputes (raf' al-niza').

Using this framework of Aristotelian philosophy emphasizes causality, often categorized into four types of causes (material, formal, efficient, and final) we can analyze the phenomenon of digital fraud within the context of Islamic law. Firs, the material cause refers to the substance from which something is made. In the context of digital fraud, the material cause includes the technology and platforms facilitating digital transactions, such as social media, e-commerce sites, and algorithm-driven content systems. These tools, while advancing convenience and efficiency, also create vulnerabilities that can be exploited for fraudulent purposes.

The formal cause pertains to the essence or the design of a thing. In the case of digital fraud, the formal structure involves the algorithms and systems that govern digital platforms. These structures can facilitate deceit, as individuals engage in manipulation—be it through inflating engagement metrics or generating fake reviews. From an Islamic perspective, these manipulative tactics contradict the principles of justice ('adl) and trustworthiness, which are essential in Sharia law.

The efficient cause ('illat) is the agent or force that brings something into being. In digital fraud, this might encompass the individuals or groups perpetuating the fraud, motivated by financial gain or competitive advantage. The pressure aspect of Cressey's Fraud Triangle becomes evident here. For instance, an individual may feel compelled to engage in fraudulent activities to meet performance expectations or financial needs, showcasing the interconnectedness of personal circumstances with ethical lapses.

The final cause denotes the purpose or end for which something exists. In the framework of digital fraud, the ultimate aim is often profit. From a Sharia perspective, this pursuit of gain must align with ethical standards. Actions leading to financial benefit that infringe upon justice or the welfare of the community contradict the broader objectives of maqāṣid al-syarī'ah, which seek to promote the common good (maslahah) and protect against harm (mafsadah).

4.2. Reinterpretation of Ju‘alah Contracts in the Digital Economy

Fatwa DSN-MUI No. 62/2007 defines *Ju‘alah* as a promise to provide compensation (*ju' l*) for the achievement of specific results (*natijah*).[18] In digital economy practices, this concept is seen in content monetisation systems on platforms such as TikTok, where the platform acts as *the ja‘il* (reward giver) and content creators as *the maj‘ul lah* (reward recipients). However, this relationship structure is now more complex because work results (*natijah)* are determined not only by content quality but also by platform algorithms and user interactions. This finding has led to opportunities for digital fraud*,* such as *view inflation* and the use of *engagement bots.*[19]

Therefore, the principle in Fatwa No. 62/2007, which states that the results of work must be precise and known to both parties, needs to be expanded to include "*digital output transparency*". Thus, *Ju‘alah* contracts in the digital era must include provisions regarding content authenticity, algorithmic transparency, and technology-based result verification mechanisms such as *blockchain* and *content provenance.* This reinterpretation transforms *Ju‘alah* contracts from mere personal contracts into algorithmic ethical frameworks, where fairness, honesty, and social responsibility become integral parts of the digital reward system.[20]

The reinterpretation of the ju‘alah contract in the digital economy lies in the substantial nature of ju‘alah as iltizām ‘iwadh ‘ala natijah, a commitment to reward for achieving certain results that conceptually does not rely on a definite work process, but rather on the final success (al-natijah). Classical definitions of scholars, such as iltizām ‘iwadh ma‘lūm ‘alā ‘amal mu‘ayyan ‘asura ‘ilmuh and ijarah ‘alā ‘amal maẓnūn ḥuṣūlihā, show that from the beginning, ju‘alah was built on technical uncertainty (gharar fi al-‘amal wa al-muddah), which is still tolerable because its main object is measurable results. This characteristic serves as a “normative raw material” compatible with outcome-based digital economies such as bug bounties, algorithmic commissions, and platform performance-based rewards, where work processes are non-linear, not constantly monitored, and often difficult to ascertain from the outset.[21]

The structure of reinterpretation lies in the normative structure of ju’alah, which lies between a promise (wa’d) and an agreement (‘aqd): in form, it represents a unilateral consent (irādah munfaridah) without requiring acceptance (qabul), but in substance, it gives rise to an exchange of rights and obligations (mu'āwaḍāt). This duality of form and substance, as emphasized in DSN-MUI Fatwa No. 62 of 2007, allows ju'alah to be legally reformulated in digital systems that do not always use explicit bilateral contract mechanisms (click-wrap agreements, smart contracts based on outcome triggers). Thus, ju'alah provides a flexible legal form: validity even if the ‘amil party is not specified,

---

[18] Dewan Syariah Naional MUI, *Fatwa Dewan Syari’ah Nasional No. 62/DSN-MUI/XII/2007* (Jakarta: National Shariah Board, 2007).

[19] R Kambol et al., “The Application of the Concept of Al-Wakalah in TikTok Shop Affiliate Marketing: An Analysis from the Perspective of Fiqh Muamalat and Malaysian Law,” *Global Journal Al-Thaqafah*, 2025, 105–13, https://doi.org/10.7187/GJATSI102025-7.

[20] D Gojali, I Setiawan, and M I Nurjaman, “The Concept of Wages and Its Implication: Analysis of the Ijarah and Ju’alah Contracts in Sharia Economic,” *Jurnal Hukum Islam* 20, no. 2 (2022): 229–52, https://doi.org/10.28918/jhi.v20i2.5833.

[21] A A Tarigan and M Yafiz, “DEVELOPMENT STRATEGY OF PPM AL-KAUTSAR MICRO WAQF BANK IN LIMA PULUH KOTA REGENCY,” *Jurnal Ilmiah Mizani* 9, no. 2 (2022): 202–12, https://doi.org/10.29300/mzn.v9i2.2917.

validity even if the process is not detailed, and valid as long as the natijah and ju'l are known from the time of offering a form that is structurally more adaptive than classical ijarah in the digital ecosystem.[22]

The driving force behind the reinterpretation of ju'alah in the digital economy is practical necessity (ḥājah) and normative precedent recognized by sharia, as evidenced by textual sources and contemporary institutional practices—the evidence of QS. Yusuf (12:72) and the ruqyah hadith of Abu Sa'id al-Khudri demonstrate the legitimacy of providing performance-based rewards, even without a formal bilateral contract from the outset. In the modern context, DSN-MUI Fatwa No. 64 of 2007 concerning SBIS Ju'alah demonstrates how the state and central bank operationalize ju'alah as a performance-based monetary instrument, with Bank Indonesia as the ja'il (the agent) and Islamic banks as the maj'ul lahu (the source). This institutional driving force is that ju'alah is not merely a classical fiqh concept, but has evolved into a legal-economic mechanism that can be replicated and adapted in complex digital systems.[23]

The goal of reinterpreting ju'alah in the digital economy is to achieve benefits through outcome-based justice, transaction efficiency, and dispute mitigation. The stipulation that rewards are only paid after the desired outcome is achieved, the prohibition on advance payments, the requirement for acceptable and permissible rewards, and the principle that the party responsible for the payment is obligated to pay in full upon perfect performance all aim to maintain a balance of risk between the parties. In a digital economy rife with information asymmetry and process uncertainty, ju'alah's orientation toward outcomes (outcome-based justice) ensures that the risk of failure is not unfairly transferred to either the employer or the implementer. Thus, the ultimate goal of ju'alah, both classical and digital, is to ensure fair, measurable, and beneficial exchanges, without imposing procedural certainties that conflict with the realities of modern work.[24]

Fatwa DSN-MUI No. 116/2017 legitimises the application of *Ju'alah* contracts in the digital financial system, including the relationship between issuers, *merchants*, and digital financial service agents.[25] -Thus, *Ju'alah* contracts are no longer limited to two-party relationships but have become a system involving many actors in a single digital economic network. In this context, sharia-compliant electronic money serves as a medium of reward (*ju'l)* that facilitates lawful payments between creators and platforms and avoids usury, *gharar,* and *tadlīs.*[26]

Research by Cromwell, Turkson, and Yamoah (2025) confirms that *blockchain* and *Internet of Things* technologies can strengthen transparency and accountability in

[22] R A Setiawan, "Issues in Islamic Derivatives and Proposals for Reforms in the OTC Market in Indonesia," *Journal of Risk and Financial Management* 15, no. 5 (2022), https://doi.org/10.3390/jrfm15050222.

[23] T Hidayati et al., "The Legal Construction Of Licensing And Supervision Of Sharia Multilevel Marketing In Indonesian Trade Law," *Jurisdictie: Jurnal Hukum Dan Syariah* 13, no. 2 (2022): 237–63, https://doi.org/10.18860/j.v13i2.17989.

[24] Jaih Mubarak dan Hasanudin, *Fikih Mu'amalah Maliyyah (Akad Ijarah Dan Ju'alah)*, 1st ed. (Jakarta, Indonesia: Simbiosa Rekatama Media, 2017).

[25] Dewan Syariah Nasional Majelis Ulama Indonesia (DSN-MUI), *Fatwa Dewan Syariah Nasional Nomor: 116/DSN-MUI/IX/2017 Tentang Uang Elektronik Syariah* (Jakarta: DSN-MUI, 2017).

[26] Hasanudin, *Fikih Mu'amalah Maliyyah (Akad Ijarah Dan Ju'alah)*.

digital supply chains.[27] These findings are highly relevant to the principles of DSN-MUI Fatwa No. 116/2017, which requires digital transactions to be conducted with honesty and openness. By implementing *blockchain-based traceability,* digital monetisation systems can have transaction records that cannot be manipulated, thus aligning with the concept *of wilāyat* al-ḥisbah, the function of market supervision in Islamic tradition. Thus, technology can serve as a digital hisbah tool to ensure fairness and truthfulness in content transactions.

The development *of deepfakes* and *AI-generated content* has created a new form of digital fraud. Romero-Moreno's (2025) research highlights how fake content generated by artificial intelligence can undermine the integrity of information and the authenticity of digital work.[28] From *Ju'alah's* perspective, this practice constitutes *tadlīs* (fraud), which renders contracts invalid under Sharia law. Therefore, the principle of "clear work results" in Fatwa DSN-MUI No. 62/2007 needs to be expanded to include the clarity of digital results that are technically verified through *content provenance* standards such as C2PA.

Additionally, Duivenvoorde (2025) emphasises the risks of AI-based marketing, which can exploit consumer weaknesses through biased and misleading personalised messages.[29] In the context of Sharia, such practices violate the principles *of gharar* and *khilābah* because they conceal the true intentions and objectives. Therefore, digital *Ju'alah* systems must apply the principles *of shiddiq* (honesty) and *mas'uliyyah* (responsibility) as moral obligations for the *ja'il* (platform), ensuring the monetisation mechanism remains within the corridor of Islamic ethics.

Both DSN-MUI fatwas indicate an evolution in the paradigm of contracts from individual contracts to a social ethical system involving many parties. This reinterpretation is in line with Kuntowijoyo's social Islamic paradigm, which calls for a transformation from a normative-individual understanding to a social-structural understanding, from subjective to objective, and from textual to contextual. In the context of the digital economy, this reinterpretation has led to a social-structural *Ju'alah* model, in which ethical and legal responsibilities lie not only with creators and consumers, but also with the systems and structures that mediate digital economic values.

The findings of An and Galera-Zarco (2025) and Blanco-Encomienda and Rosillo-Díaz (2025) support this approach by demonstrating the importance of information credibility, content quality, and source transparency in building digital trust.[30] Within

---

[27] Jonas Cromwell et al., "Digital Technologies for Traceability and Transparency in the Global Fish Supply Chains: A Systematic Review and Future Directions," *Marine Policy* 178 (2025): 106700, https://doi.org/https://doi.org/10.1016/j.marpol.2025.106700.

[28] Felipe Romero-Moreno, "Deepfake Detection in Generative AI: A Legal Framework Proposal to Protect Human Rights," *Computer Law & Security Review* 58 (2025): 106162, https://doi.org/https://doi.org/10.1016/j.clsr.2025.106162.

[29] Bram Duivenvoorde, "Generative AI and the Future of Marketing: A Consumer Protection Perspective," *Computer Law & Security Review* 57 (2025): 106141, https://doi.org/https://doi.org/10.1016/j.clsr.2025.106141.

[30] Hongda An and Carlos Galera-Zarco, "Tackling Food Waste and Loss through Digitalization in the Food Supply Chain: A Systematic Review and Framework Development," *Technological Forecasting and Social Change* 217 (2025): 124175, https://doi.org/https://doi.org/10.1016/j.techfore.2025.124175; Francisco Javier Blanco-Encomienda and Elena Rosillo-Díaz, "Exploring Brand Attitude in E-Commerce Using the S-

this framework, *Ju'alah* becomes not only a contract of reward, but also a collective moral mechanism that ensures justice (*'adl)*, protection of property (*ḥifẓ al-māl)*, and honour (*ḥifẓ al-'irdh)* within the digital ecosystem.

4.3 Application of Sharia Technology for Fraud Prevention

Fatwa DSN-MUI No. 116/2017 also emphasises that the use of electronic money must be in line with Sharia principles and positive law. In this context, research by Shah, Sivakumar, and Prabakaran (2025) on *homomorphic encryption* shows that advanced encryption technology can protect user privacy and prevent data misuse without sacrificing system efficiency.[31] This technology can be integrated with *blockchain* to create a transparent and secure *Sharia innovative contract* system. Thus, technology acts as an instrument *of maqāṣid al-syarī'ah* in maintaining fairness and honesty in every stage of digital transactions.

To answer the question of what physical and non-physical components of the digital economy (such as the TikTok algorithm, engagement metrics, and e-money) constitute the "raw material" of modern Ju'alah transactions? Moreover, how do these material vulnerabilities, such as information asymmetry and system complexity, facilitate fraud, according to the perspective of DSN-MUI Fatwa No. 116/2017 ? It is first reaffirmed that the raw material of contemporary Ju'alah in the digital economy lies in the physical and non-physical components that serve as the medium for exchange between al Ju'lah and al Natijah.[32]

The legal material cause is an instrument of value, such as Sharia-compliant electronic money, which is legally positioned as property that must be acceptable, permissible, and transferable, as required by the terms of Ju'l in Ju'alah. The non-physical material is the digital Natijah itself, defined as the achievement of achievements, measured through performance indicators such as engagement, reach, or the success of specific functions within the digital system.[33] From a fiqh perspective, this aligns with the definition of ju'alah as a commitment to reward for work whose process is challenging to understand but whose results can be determined; however, precisely because the raw materials are data, metrics, and invisible systems, gharar shifts from the realm of work to the realm of knowledge about how those results are generated and measured.[34]

The construction of ju'alah as a unilateral promise, outwardly but spiritually, is emphasized in the DSN MUI Fatwa on ju'alah. In the digital economy, this form manifests as 'ja'il announcing results-based rewards through platforms, while the 'amil is not always known personally and is subject only to the system's provisions. This formal form becomes vulnerable when the natijah (value) is entirely determined by the

O-R Model: The Role of Information Quantity, Information Quality and Source Credibility," *Journal of Product & Brand Management* 34, no. 7 (2025): 1041–55, https://doi.org/https://doi.org/10.1108/JPBM-04-2024-5095.

[31] Aadit Shah, Surindernath Sivakumar, and Prabakaran N, "Encrypted Intelligence: A Comparative Analysis of Homomorphic Encryption Frameworks for Privacy-Preserving AI," *Journal of Economy and Technology*, 2025, https://doi.org/https://doi.org/10.1016/j.ject.2025.08.001.

[32] Hasanudin, *Fikih Mu'amalah Maliyyah (Akad Ijarah Dan Ju'alah)*.

[33] Hasanudin.

[34] Hasanudin.

platform's internal mechanisms, unknown to the 'amil, so that the clarity of the natijah required by fiqh becomes a false clarity.[35] From the perspective of the DSN MUI Fatwa 116 of 2017 on Islamic electronic money, the unclear mechanisms, calculations, and system controls contradict the principles of transparency and fairness in transactions, even though the legal form appears legitimate. However, the substance of performance measurement may conceal material information from the recipient of the reward.[36]

The efficient cause (illat) of vulnerability and fraud is information asymmetry and the complexity of the digital system itself. Ju'alah is permitted due to necessity, even though it contains gharar (gharar) in the process and time. In the digital economy, this necessity is met with a system unilaterally controlled by the ja'il (manager), whether in determining work success, changing requirements, or assessing natijah (qualitativeness).[37] When the 'amil (manager) does not have equal access to how the system determines results, there is room for tadlis and ghubn, namely, misdirection and value injustice. DSN MUI Fatwa 116 of 2017 firmly states that payment system providers are obliged to ensure clarity of values, mechanisms, and user rights. Otherwise, the system's complexity becomes a tool for unilateral profit-making, which substantially contradicts the principle of mu'awadhat.[38]

The goal of this analysis is to maintain the maqasid of ju'alah (the principle of profit-making) so that it continues to function as an instrument of results-based justice, not as a means of exploitation based on ignorance. Ju'alah ensures that rewards are awarded only for truly achieved objectives and are beneficial to all parties, with risks understood by all parties.[39] In the digital economy, this goal is only achieved if the raw materials for transactions, such as data, metrics, and electronic money, are positioned as legal objects that are transparent, measurable, and fairly auditable.[40] The DSN MUI Fatwa 116 of 2017 emphasizes that protection against fraud is not merely a matter of intent, but also a matter of system Design to prevent the production of *gharar fahisy* (unclear, false, or corrupt).[41] Therefore, the ultimate goal of this cause is to ensure that modern ju'alah remains a maslahah contract, not a promise of reward that is technologically legitimate but sharia-compliant in terms of fair exchange.

5 Conclusion

This study concludes that the reinterpretation *of* the DSN-MUI Fatwa No. 62/2007 on *Ju'alah* and Fatwa No. 116/2017 on Sharia Electronic Money is a strategic step in developing a relevant legal and ethical framework for the sharia economy in the digital era. The *Ju'alah* contract*,* which was originally normative and individual in nature, can now be developed into a socio-structural model that emphasises collective responsibility between creators, platforms, and regulators in digital monetisation systems such as TikTok. This reinterpretation makes the *Ju'alah* contract not just a personal reward contract, but a mechanism for Sharia digital ethics and governance that

[35] Hasanudin.
[36] Hasanudin.
[37] Hasanudin.
[38] Hasanudin.
[39] Hasanudin.
[40] Hasanudin.
[41] Hasanudin.

guides transaction behaviour in line with the values *of maqāṣid* al-syarī'ah, upholding justice, trust, transparency, and public benefit. The integration of technologies such as *blockchain, traceability* systems*, AI transparency,* and *homomorphic encryption* shows that Sharia principles can be implemented in modern digital systems to prevent *fraud,* algorithmic manipulation, and misuse of user data. Thus, these two DSN-MUI fatwas are not only normative-legal in nature but also have practical applicability in regulating the ethics and behaviour of contemporary digital economics.

References

Abusharif, Ibrahim N. “Religious Knowledge Production and Digital Affordances.” *Journal of Islamic and Muslim Studies* 9, no. 1 (May 2024): 108–14. https://doi.org/10.2979/jims.00030.

An, Hongda, and Carlos Galera-Zarco. “Tackling Food Waste and Loss through Digitalization in the Food Supply Chain: A Systematic Review and Framework Development.” *Technological Forecasting and Social Change* 217 (2025): 124175. https://doi.org/https://doi.org/10.1016/j.techfore.2025.124175.

Bhat, P. Ishwara. “Qualitative Legal Research.” In *Idea and Methods of Legal Research*, 359–82. Oxford University PressDelhi, 2020. https://doi.org/10.1093/oso/9780199493098.003.0012.

Blanco-Encomienda, Francisco Javier, and Elena Rosillo-Díaz. “Exploring Brand Attitude in E-Commerce Using the S-O-R Model: The Role of Information Quantity, Information Quality and Source Credibility.” *Journal of Product & Brand Management* 34, no. 7 (2025): 1041–55. https://doi.org/https://doi.org/10.1108/JPBM-04-2024-5095.

Čehulić, Mateja. “Perspectives of Legal Culture.” *Revija Za Sociologiju* 51, no. 2 (August 31, 2021): 257–82. https://doi.org/10.5613/rzs.51.2.4.

Cromwell, Jonas, Charles Turkson, Manoj Dora, and Fred Amofa Yamoah. “Digital Technologies for Traceability and Transparency in the Global Fish Supply Chains: A Systematic Review and Future Directions.” *Marine Policy* 178 (2025): 106700. https://doi.org/https://doi.org/10.1016/j.marpol.2025.106700.

Dewan Syariah Naional MUI. *Fatwa Dewan Syari’ah Nasional No. 62/DSN-MUI/XII/2007*. Jakarta: National Shariah Board, 2007.

Dewan Syariah Nasional Majelis Ulama Indonesia (DSN-MUI). *Fatwa Dewan Syariah Nasional Nomor: 116/DSN-MUI/IX/2017 Tentang Uang Elektronik Syariah*. Jakarta: DSN-MUI, 2017.

Duivenvoorde, Bram. “Generative AI and the Future of Marketing: A Consumer Protection Perspective.” *Computer Law & Security Review* 57 (2025): 106141. https://doi.org/https://doi.org/10.1016/j.clsr.2025.106141.

Gojali, D, I Setiawan, and M I Nurjaman. “The Concept of Wages and Its Implication: Analysis of the Ijarah and Ju’alah Contracts in Sharia Economic.” *Jurnal Hukum Islam* 20, no. 2 (2022): 229–52. https://doi.org/10.28918/jhi.v20i2.5833.

Han, Jiyoon (Karen), Chan Yun Yoo, and Yoon Hi Sung. “Unveiling the Persuasion Knowledge Mechanism in YouTube Affiliate Marketing: Channel-Product Congruence Moderates Disclosure-Credibility Spillover Effects.” *International Journal of Advertising* 44, no. 7 (October 2025): 1264–92. https://doi.org/10.1080/02650487.2025.2526889.

Hasanudin, Jaih Mubarak dan. *Fikih Mu’amalah Maliyyah (Akad Ijarah Dan Ju’alah)*. 1st ed. Jakarta, Indonesia: Simbiosa Rekatama Media, 2017.

Hidayati, T, M Umar, F Azhari, and M A Abas. “The Legal Construction Of Licensing And Supervision Of Sharia Multilevel Marketing In Indonesian Trade Law.” *Jurisdictie: Jurnal Hukum Dan Syariah* 13, no. 2 (2022): 237–63. https://doi.org/10.18860/j.v13i2.17989.

Imjai, Narinthon, Watcharawat Promma, Nimnual Visedsun, Berto Usman, and Somnuk Aujirapongpan. “Fraud Detection Skills of Thai Gen Z Accountants: The Roles of Digital Competency, Data Science Literacy and Diagnostic Skills.”

International Journal of Information Management Data Insights 5, no. 1 (June 2025): 100308. https://doi.org/10.1016/j.jjimei.2024.100308.

Isman, Isman. "Industry 5.0 and Legal Reasoning Reconstruction." In *4th International Conference on Law Studies (INCOLS)*, 1–8. Jakarta, Indonesia: Faculty of Law, Universitas Pembangunan Nasional Veteran Jakarta., 2022. https://conference.upnvj.ac.id/index.php/icols/article/download/1481/943.

Kambol, R, N H Abdullah, N.M.I.B. Samsudin, and A Sufian. "The Application of the Concept of Al-Wakalah in TikTok Shop Affiliate Marketing: An Analysis from the Perspective of Fiqh Muamalat and Malaysian Law." *Global Journal Al-Thaqafah*, 2025, 105–13. https://doi.org/10.7187/GJATSI102025-7.

Kim, Taeyeon, So Jin Lee, and Soyeon Park. "Social Support from Virtual vs. Human Influencers: Effects on Support Efficacy, Interactivity, and Social Attractiveness." *International Journal of Human–Computer Interaction*, April 2025, 1–18. https://doi.org/10.1080/10447318.2025.2489029.

Latifiani, Dian, Baidhowi Baidhowi, Pratama Herry Herlambang, Farkhan Radyafani Winarno, and Ahmad Habiburrahman. "Can Advocates' Legal Culture in Civil Law Enforcement Drive Reform in Indonesia's Modern Justice System?" *Journal of Law and Legal Reform* 5, no. 3 (October 2024): 913–42. https://doi.org/10.15294/jllr.v5i3.12988.

Lindez-Macarro, María-Elena, Rocio Gallego-Losada, Antonio Montero-Navarro, and José-Luis Rodríguez-Sánchez. "A Bibliometric Analysis of Financial Fraud Exploiting the Elderly in the Digital Age." *International Journal of Bank Marketing* 43, no. 5 (2025): 943–78. https://doi.org/https://doi.org/10.1108/IJBM-11-2023-0634.

Lu, Chao, Yiwen Zhao, Kai Xing, and Jinxin Liu. "Digital Transformation and Corporate Fraud: Evidence from China." *International Review of Financial Analysis* 106 (October 2025): 104476. https://doi.org/10.1016/j.irfa.2025.104476.

Puri, Lokendra, Abhishek Kumar, and Ranjit Singh. "What Drives or Discourages Fraud-Safe Behavior in Digital Transactions? A BRT Perspective." *Acta Psychologica* 260 (2025): 105675. https://doi.org/https://doi.org/10.1016/j.actpsy.2025.105675.

Romero-Moreno, Felipe. "Deepfake Detection in Generative AI: A Legal Framework Proposal to Protect Human Rights." *Computer Law & Security Review* 58 (2025): 106162. https://doi.org/https://doi.org/10.1016/j.clsr.2025.106162.

Setiawan, R A. "Issues in Islamic Derivatives and Proposals for Reforms in the OTC Market in Indonesia." *Journal of Risk and Financial Management* 15, no. 5 (2022). https://doi.org/10.3390/jrfm15050222.

Shah, Aadit, Surindernath Sivakumar, and Prabakaran N. "Encrypted Intelligence: A Comparative Analysis of Homomorphic Encryption Frameworks for Privacy-Preserving AI." *Journal of Economy and Technology*, 2025. https://doi.org/https://doi.org/10.1016/j.ject.2025.08.001.

Tarigan, A A, and M Yafiz. "Development Strategy Of Ppm Al-Kautsar Micro Waqf Bank In Lima Puluh Kota Regency." *Jurnal Ilmiah Mizani* 9, no. 2 (2022): 202–12. https://doi.org/10.29300/mzn.v9i2.2917.