

The Role Of Economic Digitalization From An Islamic Perspective

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Abstract

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The development of technology in the economic field has impacted individual mobility, where individuals seek quick solutions, with everything just a tap away to purchase their needs or desires. Through internet connectivity, they can access media platforms provided by sellers in the e-commerce industry. The aim of this study is to understand the role of economic digitalization from an Islamic perspective. The method used is a literature study. Various sources are analyzed to draw conclusions from this research. Technological development in this field is also aligned with Islamic principles or Shariah to ensure consumer trust when purchasing products offered by sellers. The result of this study is that technological development in the economic sector does not ignore Islamic principles as guidelines, commonly known as Shariah, which ensures that consumers or buyers are not harmed, avoiding any harm and is based on values of truth in the economic system.

Abstrak.

Perkembangan teknologi pada bidang ekonomi memberikan dampak mobilitas individu yang mana individu mencari yang cepat hanya satu genggaman untuk membeli kebutuhan atau keinginan dengan koneksi internet untuk mengakses pada platform media yang disediakan dari penyedia media jual beli. Tujuan dari penelitian ini adalah untuk memahami Peran Digitalisasi Ekonomi Dalam Perspektif Islam. Dengan metode yang digunakan yaitu studi literatur. Penelitian menggunakan metode studi kepustakaan. Berbagai sumber dianalisis untuk memperoleh simpulan dari penelitian ini. Perkembangan teknologi tidak lupa akan dengan menggunakan prinsip islam atau syariah guna memberikan kepercayaan pada pembeli agar mendapat kepercayaan untuk membeli suatu produk yang ditawarkan penjual. Hasil dari penelitian ini adalah Perkembangan teknologi pada bidang ekonomi tidak lupa dengan prinsip islam sebagai pedoman atau biasa dikenal syariah yang mana pada prinsip didalam nya tidak merugikan pada konsumen atau pembeli guna menghindari keburukan dan didasari nilai-nilai kebenaran pada system perekonomiannya.

INTRODUCTION

In today's digital era, the development of technology in everyday life is aimed at supporting society's needs or reducing the time spent on interactions across various fields, including the economic sector. In this context, the digital era supports individual mobility in conducting activities related to buying and selling, fulfilling daily human needs, where digitalization assists individuals in accessing or interacting in the economy from anywhere, without time and location limitations, using the internet to connect or access systems to carry out economic activities (Edo Parpadma Nagri, 2021).

Economic digitalization is rapidly advancing with the presence of e-commerce platforms, which facilitate transactions where buyers simply select products using their smartphones, as if everything is just a click away. With a single tap, buyers can purchase what they need to meet their daily requirements. In addition to online stores, the payment system has also evolved into e-money, making transactions easier for buying or simply paying for daily needs (Machmud, 2010). Beyond buying and selling and payment systems, there are also vehicle service providers such as Grab and Gojek, which are part of the digital economy experienced by nearly all social classes, offering services with easy access (Handayani et al., 2023).

Economic digitalization is a socio-political and economic system that has characteristics as an intelligence space, encompassing information, various access to information instruments, information processing, and communication capacity (Nurlaili Janati et al., 2023). In conclusion, economic digitalization is the development of the economy by transforming the conventional system into a digital one, which impacts humans in terms of time, place, and mobility. The current digital development cannot be denied, as innovations emerging in the surrounding environment can have significant and beneficial impacts during the ongoing pandemic, providing economic advantages by reducing crowds to help prevent the spread of the pandemic (Muhammad Fathrul Quddus et al., 2022).

The role of digital economy is to make buying and selling activities easier through various platforms, making it more convenient for consumers to acquire goods and services, such as e-commerce platforms like Tokopedia, Shopee, Lazada, and others (Nizar & Rakhmawati, 2022). Additionally, it connects consumers directly with producers, including micro, small, and medium-sized enterprises across all social classes (Nasrullah et al., 2022). This also illustrates the role of E-Banking services in stimulating public engagement with the growing digital economy. Furthermore, it serves as capital for the future, with rapid digital technology development in society, offering efficiency in time, space, and individual mobility (Rakhmawati, Nizar, et al., 2019).

Islamic economy is an effort or activity carried out by individuals or groups, whether legal entities or not, in order to fulfill commercial needs according to Sharia principles (Ifdholul Maghfur et al., 2019). In Islamic or Sharia-based economy, it is essential to follow the principles of contract (*akad*) to ensure comfort and trust between buyers and sellers. These include the parties involved in the contract, the *shighah* (offer and acceptance), the object of the contract, and the main purpose of the contract (Muhammad Nizar & Antin Rakhmawati, 2022). By performing the contract, it establishes the necessary trust and transparency between the buyer and seller, fostering mutual trust in buying and selling interactions.

From the explanation above, it can be concluded that economic digitalization is the transformation of the conventional economic system into a digital one, making it easier for buyers and sellers to transact without direct face-to-face interaction. Transactions can be made anywhere, between the buyer and the seller, using smartphones or gadgets, unrestricted by space, time, and facilitating mobility between buyers and sellers (Kotler, 2005). However, online buying and selling transactions are not without issues, such as inaccurate product images, which may hinder trust. In Islam, the principles of the contract provide trust by including the parties involved, shighah (offer and acceptance), the object of the contract, and the primary purpose of the contract (Sukanto, 2019).

RESEARCH METHODS

This study employs a qualitative approach with a conceptual design to examine the role of economic digitalization from an Islamic perspective. This approach was chosen for its depth and exploratory nature in explaining the relationship between the concept of economic digitalization and Islamic values. The study is designed as a conceptual study based on literature review, with the analysis conducted using interpersonal and group dynamics as analytical tools to understand the role of economic digitalization from an Islamic perspective (Satori & Komariah, 2009).

The data collection process was carried out virtually through a review of literature available on various digital platforms and libraries. Data sources include academic books, articles in scientific journals, and popular articles in mass media. The population in this study consists of literature discussing economic digitalization and Islam, with literature samples purposively selected based on their relevance to the research topic. Inclusion criteria include academic literature and popular articles published within the last five years to ensure currency.

Data analysis was conducted qualitatively and descriptively through three main stages: identifying relevant literature, classifying information based on main themes such as the role of digital economy and Islamic values, and synthesizing the review results to draw conclusions relevant to the research objectives. Data validity was ensured through source verification, ensuring the journals used are indexed and the books have academic authority. Reliability was maintained by using multiple independent literature sources addressing similar topics (Sari sasi gendro, 2022).

This study does not involve direct human subjects, thereby not requiring ethical approval. However, academic rigor is maintained by providing complete references and avoiding plagiarism. With a systematically designed methodology, this study is expected to contribute significantly to the conceptual understanding of the role of economic digitalization from an Islamic perspective.

RESULTS AND DISCUSSION

a. Economic Digitalization

Economic digitalization is an innovation in the economic system that provides convenience to users, offering advantages as users can access it anywhere, anytime, without spatial and temporal limitations, simply by connecting to the internet to access the system. Additionally, it provides mobility for users who cannot go to a physical location, reducing the

time spent on transactions that would⁴ otherwise take considerable time for busy individuals. Economic digitalization is also a socio-political and economic system characterized as an intelligence space, involving information, various access to information tools, information processing, and communication capacity (Muhammad Fahmul Iltiham & Wiwin Ainis Rohtih, 2023). In today's society, people are deeply influenced by existing technology, leading to the habit of browsing the internet from anywhere. This may involve seeking current information or using social media to interact with distant friends. With the advancement of social media, platforms such as Instagram and Facebook are now used for buying and selling. Social media usage spans all demographics, not just young people, but all those aware of digital literacy and eager to follow the rapid technological advancements of the current age (Rakhmawati, Rahardjo, et al., 2019).

b. Islamic or Sharia Economy

Islamic economy refers to the efforts or activities carried out by individuals, groups, or businesses—whether they are legal entities or not—in order to fulfill commercial needs according to Sharia principles (Nizar, 2018). The Sharia economy also has its own characteristics, which include values in conducting economic activities based on truth to avoid harm or unfair practices that would disadvantage consumers, and to build trust and ease for the consumers (Prasetyo, 2018). In Islamic economics, the concept of akad (contract) is essential for conducting economic activities, serving as a legal foundation for the seller to gain the buyer's trust. The akad includes: a) the parties involved in the contract, i.e., the seller and buyer, where the seller offers goods or services for sale, and the buyer is an individual or entity with the capital to purchase the product or service; b) Shighah or ijab qobul, which is an agreement between the seller and buyer with conditions set by the seller and accepted by the buyer, with full awareness of the transaction terms; c) the object of the contract, which refers to the product or service being sold, and it must be free from defects to prevent fraud; d) the objective of the contract, where the seller must comply with Islamic principles by not selling prohibited items, such as alcoholic beverages, expired goods, or items misrepresented in condition (Farida & Widayanti, 2015).

The principles of Islamic economy are as follows: a) Maisyir prohibition refers to gambling, which is the act of acquiring wealth without effort or work, at the expense of others; b) Gharar prohibition refers to deception in transactions, where hidden elements benefit one party, typically the seller; c) Prohibition of selling or acquiring haram (forbidden) items, which are disallowed by Islamic law, d) Dzalim (oppression), refers to actions that harm others intentionally, which Islam does not condone; e) The prohibition of hoarding, which involves storing goods to sell at inflated prices when demand increases; f) The prohibition of riba (usury), which involves charging interest on loans (Antin Rakhmawati, 2019).

c. Role of Economic Digitalization

In the digital era, humans are facilitated by digital media, which simplifies various systems and, with internet connectivity, provides greater access and mobility for individuals to engage in economic activities. The role of economic digitalization is as follows: a) Digital economy increases mobility in various dimensions, as individuals can access anything without limitations to offer goods to consumers with certain rules provided by the platform for security between buyers and sellers; b) Data as a source of value is a key feature of the digital economy, involving the collection of data from activities and market participants to generate value, particularly for marketing products from sellers to buyers; c) Network effects are pervasive in the digital

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economy, driving innovations in payment and purchasing methods. Payment methods can now include electronic money or banking features that facilitate transactions via e-banking, allowing buyers to make purchases without physically visiting sellers. In terms of purchasing, individuals can buy products through platforms provided by digital media providers that have developed in their communities (Muhammad Nizar, 2020).

CONCLUSION

The development of technology in the current era has made it easier in the economic sector, allowing individuals to conduct transactions for buying and selling to meet daily needs. With just one touch, people can fulfill their desires using devices connected to the internet to access the platforms that have developed today. The innovations developed by humans are advancing rapidly with the progress of time. The development of technology in the economic sector does not overlook Islamic principles, which serve as guidelines, commonly known as Sharia. These principles ensure that consumers or buyers are not harmed, aiming to avoid harm and are based on values of truth in the economic system.

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