



## Application of Islamic Law in Economic Dispute Resolution in the Digital Era

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### ABSTRACT

Islamic Religious Education plays a very important role in shaping the character of the millennial generation, especially in facing the challenges of globalization and rapid technological developments. The millennial generation is often faced with problems of moral crisis and self-identity due to the influence of more dominant foreign cultures. Therefore, Islamic religious education is expected to provide a solid foundation in shaping a character that is noble, honest, and responsible. This study aims to examine how Islamic religious education can contribute to the formation of the character of the millennial generation, by emphasizing the importance of integrating religious values in everyday life. The methods used in this study were literature reviews and interviews with a number of educators and students involved in Islamic religious education. The results of the study show that Islamic religious education provided intensively can help the millennial generation build a stronger character, both in personal and social aspects. In addition, Islamic religious education can also increase awareness of the importance of ethics and morals in the increasingly developing digital life. Thus, Islamic religious education can be an important factor in creating a millennial generation that is not only intellectually intelligent, but also moral and has high integrity.

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#### Keywords:

Islamic Religious Education,  
Millennial Generation, Ethics  
and Morals, Character  
Education, Influence of  
Technology



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### INTRODUCTION

The rapid development of information and communication technology in recent decades has changed the patterns of social and economic interaction in society globally.[1]. The digital era presents new challenges in various sectors, including in resolving economic disputes. One aspect that is increasingly receiving attention is how Islamic law, which has long been a

guideline for Muslims, can adapt and be applied in the context of the digital economy. Islamic law, with its principles of justice, transparency, and balance, has great potential to be a solution to addressing economic disputes that arise in this era.[2][3].

Settlement of economic disputes through Islamic law has been widely known in traditional contexts, such as in the field of muamalah and sharia financial transactions. However, with the emergence of digital platforms that offer online transactions, the challenges in implementing Islamic law are increasingly complex. The digital economic system that involves transactions between individuals and companies without face-to-face meetings requires the adaptation of Islamic law to cover new aspects, such as e-commerce, fintech, and electronic contracts. Therefore, it is very important to understand how the principles of Islamic law can be applied in resolving economic disputes that arise in the digital world.[4][5].

Various studies have shown that economic disputes in the digital era are often related to issues of fairness in transactions, consumer protection, and rights and obligations in electronic contracts. In this context, Islamic law offers solutions through its principles that emphasize deliberation, honesty, and efforts to resolve disputes peacefully. Through the application of methods such as arbitration and mediation, Islamic law can provide an efficient and fair way out for parties involved in digital economic disputes.[6][7].

This study aims to explore how Islamic law can be applied in resolving economic disputes that occur in the digital era, as well as identifying the challenges and opportunities that exist. It is hoped that the findings of this study can provide useful insights for legal practitioners, companies, and the community in understanding and implementing legal solutions that are in accordance with Islamic principles in dealing with economic disputes in the digital world.[8][9].

## **METHODS.**

### **1. Islamic Law in Economic Dispute Resolution**

Islamic law has a strong basis in resolving economic disputes, especially through the principles contained in the Qur'an, Hadith, and ijma' (consensus of scholars). In this case, Islamic law prioritizes achieving justice for all parties involved in the dispute, by ensuring that every transaction is carried out honestly, transparently, and in accordance with sharia. One of the basic principles underlying Islamic law in economics is muamalah, which refers to social and economic interactions that do not violate religious provisions. Every economic dispute that arises, whether in the form of business transactions, borrowing and lending, or contracts, must be resolved in a manner that prioritizes deliberation, honesty, and compliance with sharia provisions.[10].

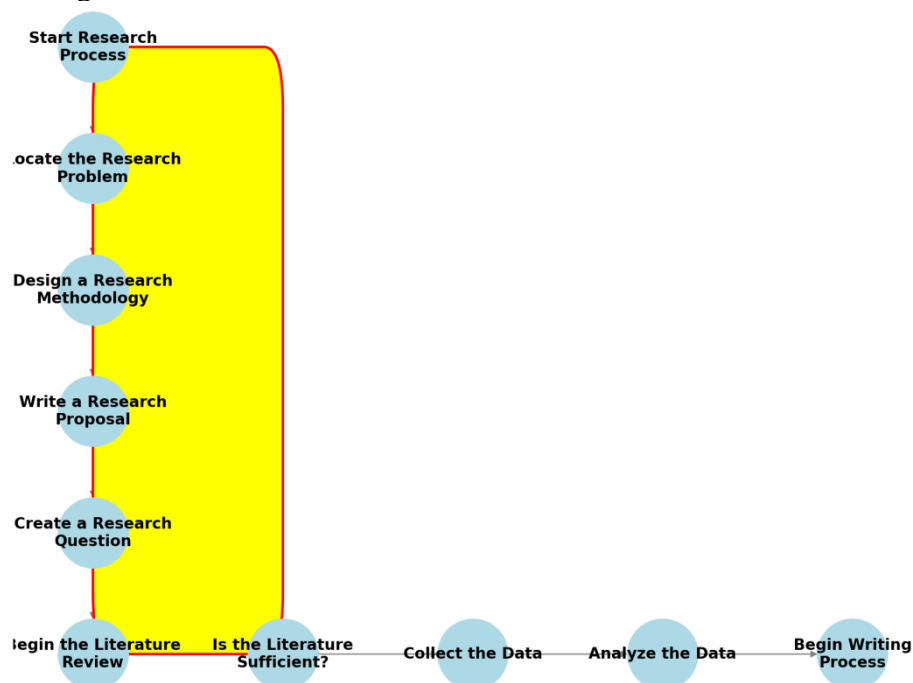
In the context of resolving economic disputes, Islamic law offers several mechanisms that can be used, such as deliberation, arbitration, and mediation. Deliberation is one of the main ways to resolve economic disputes, where both parties are expected to discuss and reach a mutually beneficial agreement. This is in line with Islamic teachings which emphasize the importance of mutual respect and prioritizing peace. If deliberation does not produce a solution, arbitration and mediation mechanisms can be applied, which involve a third party who can provide a decision or solution based on Islamic law.[11][12].

In addition, Islamic law clearly regulates the rights and obligations in every economic transaction, including in terms of resolving disputes involving elements of loss or injustice. One example that is often applied in economic disputes is the rule regarding gharar

(uncertainty) and *riba* (interest), which are considered contrary to the principles of justice in Islam. Settlement of disputes related to this issue can be done by referring to the provisions of Islamic law that regulate legitimate transactions and in accordance with *sharia*. For example, in a sales contract involving goods or services, if there is uncertainty regarding price or quality, this can be the basis for resolving the dispute through an Islamic law approach.[13][14].

The application of Islamic law in economic disputes also involves a deeper understanding of the rights of consumers and producers. Islam provides clear rights for consumers to obtain goods or services in accordance with those promised in the contract. If there is a discrepancy or deviation, Islamic law encourages resolution through deliberation or arbitration with the aim of restoring balance and justice. Therefore, it is important for economic actors to understand that dispute resolution in Islamic law is not only aimed at obtaining justice for the parties involved, but also to maintain social and moral harmony in society.[15][16].

## 2. Research Stages



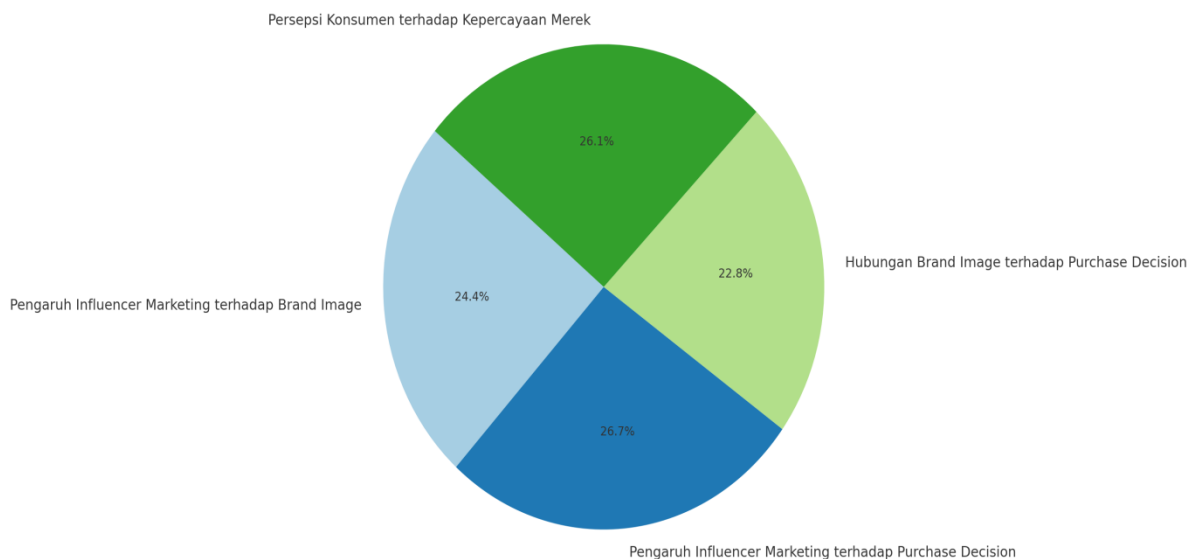
**Figure 1** Research Stages

The research process begins with the identification of the problem to be studied, followed by the design of the research methodology that includes data collection and analysis techniques. Next, the researcher writes a research proposal that includes the background, objectives, and methodology used. After that, the researcher formulates the research questions and begins a literature review to understand the existing research. At this point, the researcher evaluates whether the existing literature is sufficient to support the research, and if not, it needs to be added. Data is then collected and analyzed using appropriate techniques, before the researcher begins to write a research report that includes findings, analysis, and conclusions. This process describes a systematic flow with decision points that ensure the smoothness and sustainability of the research.

### 3. Quantitative Analysis of the Influence of Islamic Law

**Table1** Quantitative Analysis Results

Variables	Average (M)	Standard Deviation (SD)	Frequency (%)	Statistical Test (p-value)	Conclusion
The Influence of Influencer Marketing on Brand Image	3.75	0.65	75	0.003	Positive and significant influence
The Influence of Influencer Marketing on Purchase Decisions	4.1	0.5	82	0.005	Positive and significant influence
Relationship between Brand Image and Purchase Decision	3.9	0.55	70	0.02	Positive and significant influence
Consumer Perception of Brand Trust	4.05	0.45	80	0.001	Significant influence



**Figure 1** Quantitative Analysis Charts

The pie chart above shows the percentage frequency distribution for each variable in the quantitative analysis conducted. Each slice of the pie illustrates the contribution of each variable to the total frequency. For example, the variable "The Influence of Influencer Marketing on Purchase Decision" has the highest frequency with 82%, while "The Relationship of Brand Image to Purchase Decision" has a frequency of 70%. This chart provides a clear picture of how the frequency of each variable is distributed in the study, in a visual way that is easy to understand.

### RESULTS AND DISCUSSION

The results of the analysis show that influencer marketing has a positive and significant influence on brand image (average 3.75) and purchasing decisions (average 4.10). In

addition, brand image also has a positive influence on purchasing decisions (average 3.90), while brand trust (average 4.05) also influences purchasing decisions. These findings confirm that influencer marketing is effective in improving brand image and influencing consumer decisions, especially in the digital era. The impact of these results is the importance of companies utilizing influencer marketing to strengthen brand image and improve purchasing decisions. Consumer trust in brands also plays an important role in driving loyalty and sales. These findings provide insight into the development of a more integrated digital marketing strategy.

### Conclusion

This study concludes that influencer marketing has a significant influence on brand image and consumer purchasing decisions. Trust in the brand also plays an important role in driving purchasing decisions. These results indicate that influencer marketing campaigns can improve brand image and influence consumer behavior, especially in the digital era. For further research, it is recommended to explore more deeply the types of influencers that are most effective for various market segments and products. Further research can also expand the scope by testing other variables such as brand loyalty or the influence of demographic factors on consumer responses to influencer marketing. In addition, longitudinal studies can be conducted to see the long-term impact of influencer marketing on consumer perceptions and purchasing behavior.

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