

# Religious Diversity in the Digital Economy: Interfaith Legal Pathways to Harmonize Sharia, Christian Ethics, and International Law

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## Abstract

The rapid expansion of the digital economy has generated new opportunities for commerce, communication, and innovation, while simultaneously producing complex legal and ethical challenges with profound implications for religious communities in plural societies. Practices such as fraudulent halal certification in online markets, algorithmic bias affecting devotional content, misinformation that exacerbates interreligious tensions, and fintech models that risk violating

prohibitions on *riba*, *gharar*, and *maisir* illustrate how digital governance intersects with religious norms and international legal standards. This article examines five key domains in which these interactions are most visible: consumer protection, religious data privacy, online speech and blasphemy-adjacent harms, fintech ethics, and the recognition of cross-border electronic contracts. The study analyzes statutory instruments, international regulatory frameworks, and Sharia jurisprudence alongside Christian and secular legal-ethical perspectives to assess points of convergence and divergence. The findings reveal substantial agreement across traditions on prohibiting fraud, ensuring transparency, and protecting human dignity, alongside persistent tensions regarding religious sensitivities in advertising, content moderation, and financial design. To address these challenges, the article proposes a harmonization roadmap that includes soft-law guidance for digital platforms, faith-sensitive model clauses for e-contracts and online dispute resolution, judicial interpretive canons grounded in *maqāṣid al-sharīʿah* and international human-rights norms, regulatory sandboxes for ethical fintech innovation, and academic partnerships for training, auditing, and accountability. By situating digital-economy governance within an interfaith legal framework, the article offers a pathway for transforming digital marketplaces into spaces of fairness, inclusivity, and constructive interreligious coexistence, with particular relevance for Muslim-majority contexts such as Indonesia.

## KEYWORDS

*Digital economy governance, Sharia and interfaith law, Religious pluralism and legal systems, Religious data protection, Cross-border electronic contracts.*

### HOW TO CITE

#### Chicago Manual of Style (Fullnote)

<sup>1</sup>Muhammad Azam, Abdullah Abdul-Majeed Hamdoun, Eid Abed Alhaleem Maslat Harahsheh, Anis Mashdurohatun, and Hamonangan Parsaulian Sidaurok, “Religious Diversity in the Digital Economy: Interfaith Legal Pathways to Harmonize Sharia, Christian Ethics, and International Law,” *Contemporary Issues on Interfaith Law and Society* 4, no. 2 (2025): 207–264, <https://doi.org/10.15294/ciils.v4i1.33011>

#### Chicago Manual of Style for Reference:

Azam, Muhammad, Abdullah Abdul-Majeed Hamdoun, Eid Abed Alhaleem Maslat Harahsheh, Anis Mashdurohatun, and Hamonangan Parsaulian Sidaurok. “Religious Diversity in the Digital Economy: Interfaith Legal Pathways to Harmonize Sharia, Christian Ethics, and International Law.” *Contemporary Issues on Interfaith Law and Society* 4, no. 2 (2025): 207–264. <https://doi.org/10.15294/ciils.v4i1.33011>.

## Introduction

The rapid expansion of the digital economy has fundamentally reshaped the ways in which societies trade, communicate, and govern. What was once limited to traditional marketplaces has evolved into a complex digital infrastructure, where platforms mediate not only commercial transactions but also cultural interaction, social identity, and religious expression.<sup>1</sup> From online shopping and fintech services to social media and cross-border e-contracts, digital platforms now function as gatekeepers of daily life. Their influence extends well beyond economics: they regulate visibility of religious discourse, control access to religious goods and services, and shape the tone of interfaith dialogue in plural societies.<sup>2</sup>

While the digital economy promises innovation and efficiency, it simultaneously generates new legal and ethical challenges. Issues of fraud, algorithmic bias, privacy, misinformation, and content moderation pose questions that traditional regulatory frameworks struggle to answer.<sup>3</sup> For Muslim-majority societies, and for jurisdictions influenced by Sharia, these challenges acquire an additional dimension: how can digital rules align with Islamic jurisprudence while remaining interoperable with international commercial standards?<sup>4</sup> The prohibition of *riba* in fintech services, the sanctity of religious data under privacy law, and the sensitivity of blasphemy-related speech online illustrate tensions that cannot be resolved through secular legal reasoning alone.<sup>5</sup>

Moreover, digital platforms are transnational by design. Their algorithms, content policies, and contractual frameworks cut across national borders and

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<sup>1</sup> Richard A. Hunt et al., "DIGITAL BATTLEFIELDS: THE POWER DYNAMICS AND GOVERNANCE OF CONTEMPORARY PLATFORMS," *Academy of Management Annals* 19, no. 1 (2025), <https://doi.org/10.5465/annals.2022.0188>.

<sup>2</sup> Paddy Leerssen, "An End to Shadow Banning? Transparency Rights in the Digital Services Act between Content Moderation and Curation," *Computer Law and Security Review* 48 (2023), <https://doi.org/10.1016/j.clsr.2023.105790>.

<sup>3</sup> Aida Mostafazadeh Davani et al., "Hate Speech Classifiers Learn Normative Social Stereotypes," *Transactions of the Association for Computational Linguistics* 11 (2023), [https://doi.org/10.1162/tacl\\_a\\_00550](https://doi.org/10.1162/tacl_a_00550).

<sup>4</sup> Early Ridho Kismawadi, "Islamic Fintech: Navigating the Regulatory Framework and Promoting Financial Inclusion in Gulf Cooperation Council (GCC) Countries," *Journal of Islamic Marketing* 16, no. 6 (2025), <https://doi.org/10.1108/JIMA-02-2023-0061>.

<sup>5</sup> Hendy Mustiko Aji et al., "Religious-Based Ethics and Buy-Now-Pay-Later Re-Usage Intention among Muslim Consumers in Indonesia and Malaysia: A Commitment-Trust Theory Perspective," *Cogent Business and Management* 11, no. 1 (2024), <https://doi.org/10.1080/23311975.2024.2363441>.

religious boundaries.<sup>6</sup> This reality means that the governance of digital markets is not merely an intra-Islamic issue but also an interfaith challenge. A policy decision on halal certification in Malaysia may affect Christian or Hindu consumers in the same marketplace; a blasphemy takedown in Pakistan can reverberate in Europe under freedom-of-expression debates; and an AI moderation error in the United States may silence Qur'anic or Biblical content with global consequences. Thus, the legal questions surrounding the digital economy are inseparably linked to interfaith relations, requiring solutions that honor both religious dignity and international norms of fairness.<sup>7</sup>

Existing scholarship in interfaith law has increasingly focused on the protection of religious diversity, tolerance, and minority rights within plural legal systems. Studies published in *Contemporary Issues on Interfaith Law and Society* highlight how constitutional frameworks and judicial practices in Indonesia continue to negotiate the boundaries between freedom of religion, public order, and moral values in multi-faith societies. Comparative analyses further demonstrate that blasphemy regulation remains a sensitive legal issue, particularly when balancing religious sentiments with freedom of expression across jurisdictions such as Indonesia and the United States.<sup>8</sup> More recently, legal scholarship has begun to explore how Islamic legal principles can be integrated into emerging regulatory domains, including personal data protection, in ways that remain compatible with international human rights standards.<sup>9</sup>

Against this backdrop, this article asks: how can regulatory frameworks for online commerce, privacy, content moderation, and financial technology be harmonized with both Sharia and international legal standards? Addressing this question is not only doctrinally important but also socially urgent. If left unresolved, digital platforms risk becoming arenas of religious

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<sup>6</sup> Thales Martini Bueno and Renan Gadoni Canaan, "The Brussels Effect in Brazil: Analysing the Impact of the EU Digital Services Act on the Discussion Surrounding the Fake News Bill," *Telecommunications Policy* 48, no. 5 (2024), <https://doi.org/10.1016/j.telpol.2024.102757>.

<sup>7</sup> Martin Lau, "Print, Publish, Punish: The Qur'an and the Law from Colonial India to Contemporary Pakistan," *Arab Law Quarterly* 38, no. 4 (2024), <https://doi.org/10.1163/15730255-BJA10164>.

<sup>8</sup> Febrianti Dwi Puspaningrum, Christoper Theovino Adhi, and Adrianus Sandy Darmawan Satrio, "A Comparative Study of Blasphemy Law in Indonesia and America: Religious and Legal Aspects," *Contemporary Issues on Interfaith Law and Society* 2, no. 1 (2023), <https://doi.org/10.15294/ciils.v2i1.59064>.

<sup>9</sup> Tegar Islami Islami Putra, Akbarjihadul Islam, and Abdullah Mufti Abdul Rahman, "Integrating Islamic Laws into Indonesian Data Protection Laws: An Analysis of Regulatory Landscape and Ethical Considerations," *Contemporary Issues on Interfaith Law and Society* 3, no. 1 (2024), <https://doi.org/10.15294/ciils.v3i1.78690>.

misunderstanding, mistrust, and exclusion. If approached with sensitivity, however, the same platforms can become vehicles for interfaith literacy, ethical innovation, and inclusive economic growth.<sup>10</sup>

This study contributes to the field by situating digital-economy regulation within the broader discourse of interfaith law and society. It argues that harmonization requires both legal institutions, which enforce dignity and fairness, and academic institutions, which generate the intellectual and ethical resources to guide reform.<sup>11</sup> Through comparative legal analysis and faith-sensitive policy design, the article proposes a roadmap for embedding religious values and human-rights principles into digital governance, thereby ensuring that the benefits of technological progress are not purchased at the cost of interfaith harmony.<sup>12</sup> The research question examines how Sharia-grounded norms and international digital-economy rules can be harmonized in areas such as consumer protection, privacy, online speech, fintech ethics, and cross-border e-contracts, in a way that addresses both their points of convergence and divergence while ensuring the protection of religious minorities, interfaith relations, and fundamental values, through the institutional roles of courts, regulators, and universities guided by *maqāṣid al-sharīʿah* and international human rights standards

## Method

This study employs a normative–comparative legal methodology designed to move beyond descriptive juxtaposition and toward structured doctrinal analysis. The method integrates comparative public law, private international law, and interfaith legal theory to assess how Sharia-based norms and international digital-economy rules interact in practice. The comparative inquiry focuses on three jurisdictional clusters selected on functional and normative grounds: (i) the European Union, representing a mature international regulatory model for digital governance grounded in human-rights law and market regulation; (ii) Indonesia, as the world’s largest Muslim-majority democracy with

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<sup>10</sup> Regina Becker et al., “Purpose Definition as a Crucial Step for Determining the Legal Basis under the GDPR: Implications for Scientific Research,” *Journal of Law and the Biosciences* 11, no. 1 (2024), <https://doi.org/10.1093/jlb/lxae001>.

<sup>11</sup> Evangelia Psychogiopoulou, “Judicial Dialogue in Social Media Cases in Europe: Exploring the Role of Peers in Judicial Adjudication,” in *German Law Journal*, vol. 22, no. 6, preprint, 2021, <https://doi.org/10.1017/glj.2021.57>.

<sup>12</sup> Daria Gritsenko, “Advancing UN Digital Cooperation: Lessons from Environmental Policy and Governance,” in *World Development*, vol. 173, preprint, 2024, <https://doi.org/10.1016/j.worlddev.2023.106392>.

an evolving hybrid legal system that formally recognizes religious pluralism; and (iii) selected OIC jurisdictions (including Malaysia, Pakistan, and Gulf states), where Sharia-informed norms exert constitutional or regulatory influence over commerce, finance, and public morality. This selection allows comparison across jurisdictions that differ in legal tradition, regulatory capacity, and normative orientation, while sharing exposure to transnational digital platforms and cross-border online markets.

The comparison is structured around three explicit evaluative criteria, applied consistently across each substantive domain examined (consumer protection, religious data privacy, online speech, fintech ethics, and cross-border electronic contracts): Function – how a legal rule operates in regulating digital platforms or market behavior; Harm Prevention – how the rule seeks to prevent material, dignitary, or communal harm, including religiously specific harms; Enforceability – the degree to which the rule can be implemented through courts, regulators, or platform governance mechanisms. These criteria ensure functional equivalence testing rather than abstract value comparison, allowing meaningful assessment of convergence and divergence across legal systems.

Maqāṣid al-sharīʿah are employed in this study as interpretive legal canons, not as abstract moral rhetoric. Specifically, principles such as the protection of religion (ḥifẓ al-dīn), dignity and reputation (ḥifẓ al-ʿird), intellect (ḥifẓ al-ʿaql), and property (ḥifẓ al-māl) are used to evaluate the legal coherence and proportionality of regulatory responses to digital-economy challenges. These principles function analogously to proportionality and balancing doctrines in international and constitutional law, providing a structured framework for legal reasoning rather than normative assertion. Their application is confined to doctrinal analysis and does not presume the automatic primacy of religious norms over international legal obligations.

Primary sources include statutory instruments, regulatory guidelines, and judicial decisions from the selected jurisdictions, alongside international and transnational legal instruments such as UNCITRAL texts, data-protection frameworks, and platform-governance standards. Case law is analyzed doctrinally, with attention to reasoning, proportionality, and institutional competence, rather than cited illustratively. Secondary sources consist of peer-reviewed legal scholarship and empirical policy studies relevant to digital governance, interfaith law, and Islamic jurisprudence. Sources are selected based on relevance, analytical rigor, and jurisdictional applicability.

The analysis proceeds domain by domain, applying the same methodological sequence: identification of the governing legal rule, assessment of comparative tension or alignment, evaluation of interfaith implications, and

examination of governance consequences for platforms, courts, and regulators. This structured approach ensures methodological consistency and avoids rhetorical or impressionistic comparison.

Judicial decisions in this article are analyzed doctrinally rather than illustratively. Case law from both OIC and non-OIC jurisdictions is examined with attention to internal reasoning, proportionality analysis, and institutional context. The discussion does not presume normative convergence or endorsement of particular outcomes, but instead highlights how courts balance competing interests—such as freedom of expression, religious dignity, public order, and minority rights—within their respective legal frameworks. This approach allows for comparative insight while avoiding selective citation or normative bias.

Because digital markets increasingly mediate religiously charged content, financial practices, and social interaction, their regulation shapes how diverse faith communities coexist.<sup>13</sup> Situating the inquiry within the field of interfaith law and society allows us to evaluate whether digital-economy frameworks promote literacy, dignity, and peaceful coexistence among Muslims, Christians, and other groups, or whether they entrench asymmetries and conflict.<sup>14</sup>

This article adopts a structured analytical approach that distinguishes clearly between binding legal norms, interpretive legal principles, and policy-oriented recommendations. Binding law refers to statutory, regulatory, and judicial rules enforceable through courts or regulatory authorities. Interpretive principles—such as proportionality, human dignity, and *maqāṣid al-sharīʿah*—are employed as tools of legal reasoning to assess coherence and justification, rather than as independent sources of obligation. Policy recommendations are presented explicitly as non-binding proposals aimed at improving regulatory design and platform governance. This distinction ensures conceptual clarity and avoids conflating enforceable legal duties with ethical aspiration or institutional advice.

## Result & Discussion

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<sup>13</sup> Annisa Mardatillah et al., “Digital Marketing Strategy across Cultures: Algorithmic Bias, Local Media, MSME Performance, Indonesia & Malaysia,” *International Journal of Innovative Research and Scientific Studies* 8, no. 2 (2025), <https://doi.org/10.53894/ijirss.v8i2.6233>.

<sup>14</sup> Mardatillah et al.

## A. Digital-Economy Challenges: Ethical Implications for Religious Communities and Interfaith Dialogue

The digital economy has opened unprecedented avenues for commerce, communication, and social participation. Yet alongside its opportunities, it generates serious challenges—fraud, algorithmic ranking, misinformation, and AI moderation—that disproportionately affect religious communities. These are not only technical problems but also ethical questions that directly influence trust, dignity, and interfaith harmony.<sup>15</sup>

Fraudulent practices are widespread in digital marketplaces, ranging from counterfeit religious goods to fake charitable campaigns.<sup>16</sup> For example, Southeast Asian e-commerce platforms have faced scandals involving fraudulent halal certification on food and cosmetic products, misleading Muslim consumers about compliance with Islamic dietary laws.<sup>17</sup> Such practices violate not only consumer rights but also religious sanctity, creating distrust between communities and undermining ethical standards that are central to both Sharia and international consumer law.<sup>18</sup>

Algorithms determine the visibility of religious content online.<sup>19</sup> However, opaque criteria often result in bias against minority faith practices.<sup>20</sup> In 2020, Facebook mistakenly removed Qur'ānic verses during Ramadan, classifying them

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<sup>15</sup> Azam, Muhammad, Anis Mashdurohatun, Angga Nugraha Firmansyah, Muhammad Dias Saktiawan, and King On Putra Jaya. “Harmonizing Contemporary International Commercial Law with Sharia-Based National Legal Systems: A Comparative Study of Pakistan, Turkey, Indonesia, Malaysia, and Saudi Arabia.” *MILRev: Metro Islamic Law Review* 4, no. 2 (2025): 1074–1096. <https://doi.org/10.32332/milrev.v4i2.11334>.

<sup>16</sup> Hafiz Muhammad Rizwan Abid et al., “Current Readiness on Food Fraud Risk Mitigation in Developing Countries: A Review,” in *Agriculture and Food Security*, vol. 14, no. 1, preprint, 2025, <https://doi.org/10.1186/s40066-025-00528-1>.

<sup>17</sup> Abdul Mustapha et al., “Application of Machine Learning Approach on Halal Meat Authentication Principle, Challenges, and Prospects: A Review,” in *Heliyon*, vol. 10, no. 12, preprint, 2024, <https://doi.org/10.1016/j.heliyon.2024.e32189>.

<sup>18</sup> Douglas Cumming et al., “Disentangling Crowdfunding from Fraudfunding,” *Journal of Business Ethics* 182, no. 4 (2023), <https://doi.org/10.1007/s10551-021-04942-w>.

<sup>19</sup> Mert Can Cakmak, Nitin Agarwal, and Remi Oni, “The Bias beneath: Analyzing Drift in YouTube’s Algorithmic Recommendations,” *Social Network Analysis and Mining* 14, no. 1 (2024), <https://doi.org/10.1007/s13278-024-01343-5>.

<sup>20</sup> Davani et al., “Hate Speech Classifiers Learn Normative Social Stereotypes.”



as “hate speech,” an error caused by automated filters.<sup>21</sup> Similarly, YouTube has flagged Christian liturgical hymns as copyright violations, silencing devotional content.<sup>22</sup> These incidents demonstrate how algorithmic governance can unintentionally marginalize religious voices, raising ethical questions about fairness, dignity, and equal representation in the digital public sphere.<sup>23</sup>

Religious narratives are particularly vulnerable to misinformation campaigns. During the 2018 Indonesian elections, false online claims circulated that Christian candidates would ban Islamic calls to prayer, inflaming interfaith suspicion and fueling political polarization.<sup>24</sup> Unlike ordinary disinformation, such campaigns weaponized sacred identity markers, destabilizing social cohesion and amplifying mistrust between communities.<sup>25</sup>

Automated moderation systems are increasingly tasked with removing harmful content. Yet they often lack the cultural literacy to distinguish between devotional use of sacred texts and incitement to hatred.<sup>26</sup> The UN Special Rapporteur on Freedom of Religion or Belief has cautioned that overreliance on AI risks both over-censorship of legitimate faith expression and under-enforcement against genuine hate speech.<sup>27</sup> For religious communities, such errors are not minor technical glitches but perceived violations of dignity and equality.<sup>28</sup>

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<sup>21</sup> Davani et al.

<sup>22</sup> Adam Eric Berkowitz, “Algorithmic (In)Tolerance: Experimenting with Beethoven’s Music on Social Media Platforms,” *Transactions of the International Society for Music Information Retrieval* 6, no. 1 (2023), <https://doi.org/10.5334/tismir.148>.

<sup>23</sup> Blake Hallinan, C. J. Reynolds, and Omer Rothenstein, “Copyright Callouts and the Promise of Creator-Driven Platform Governance,” *Internet Policy Review* 13, no. 2 (2024), <https://doi.org/10.14763/2024.2.1770>.

<sup>24</sup> Rizky Widian, Putu Agung Nara Indra Prima Satya, and Sylvia Yazid, “Religion in Indonesia’s Elections: An Implementation of a Populist Strategy?,” *Politics and Religion* 16, no. 2 (2023), <https://doi.org/10.1017/S1755048321000195>.

<sup>25</sup> Md. Sayeed Al-Zaman and Moh Yasir Alimi, “Islam, Religious Confrontation and Hoaxes in the Digital Public Sphere: Comparison of Bangladesh and Indonesia,” *Komunitas* 13, no. 2 (2021), <https://doi.org/10.15294/komunitas.v13i2.27223>.

<sup>26</sup> Tarleton Gillespie, “Content Moderation, AI, and the Question of Scale,” in *Big Data and Society*, vol. 7, no. 2, preprint, 2020, <https://doi.org/10.1177/2053951720943234>.

<sup>27</sup> Human Rights Council, “Human Rights Council Forty-Third Session Freedom of Religion or Belief Report of the Special Rapporteur on Freedom of Religion or Belief\* Summary A/HRC/43/48 Advance Unedited Version,” in *Human Rights Council* (2020).

<sup>28</sup> Yugang He, “Artificial Intelligence and Socioeconomic Forces: Transforming the Landscape of Religion,” *Humanities and Social Sciences Communications* 11, no. 1 (2024), <https://doi.org/10.1057/s41599-024-03137-8>.

These challenges illustrate that the digital economy cannot be governed solely by efficiency-driven standards. Fraud undermines trust, bias distorts dialogue, misinformation erodes peace, and AI missteps compromise dignity.<sup>29</sup> For interfaith societies, the stakes are higher: unresolved, these problems transform digital spaces into arenas of conflict rather than cooperation. Addressing them requires frameworks that integrate Sharia's ethical imperatives (*ḥifẓ al-dīn*, *ḥifẓ al-'ird*, prevention of harm) with international human-rights principles on equality and non-discrimination.<sup>30</sup> Only then can digital platforms become spaces that foster mutual respect and constructive interfaith engagement.<sup>31</sup>

## B. Consumer & Platform Governance:

### Convergence and Divergence

The governance of digital platforms raises pressing questions about consumer rights, business responsibilities, and regulatory oversight. Both Sharia-based systems and international consumer-protection frameworks emphasize fairness, honesty, and transparency in commercial transactions. However, divergence appears when platform practices intersect with religious sensitivities, particularly in areas where deceptive use of sacred symbols or disregard for ethical prohibitions undermines trust.<sup>32</sup>

At their foundation, Sharia principles and international consumer law converge on key objectives. Both prohibit fraud (*gharar* and *tadlīs* in Islamic jurisprudence; unfair or deceptive practices in international law). Both insist upon the disclosure of material information, ensuring consumers can make informed decisions.<sup>33</sup> Transparency in pricing, terms of service, and product origin is a shared standard, as reflected in the EU's *Directive on Unfair Commercial Practices (2005/29/EC)* and the *UN Guidelines for Consumer*

<sup>29</sup> Gillespie, "Content Moderation, AI, and the Question of Scale."

<sup>30</sup> Fatima Ali et al., "Islamic Ethics and AI: An Evaluation of Existing Approaches to AI Using Trusteeship Ethics," *Philosophy and Technology* 38, no. 3 (2025), <https://doi.org/10.1007/s13347-025-00922-4>.

<sup>31</sup> Hunt et al., "DIGITAL BATTLEFIELDS: THE POWER DYNAMICS AND GOVERNANCE OF CONTEMPORARY PLATFORMS."

<sup>32</sup> Helmi Fitriansyah and Siti Aisyah, "Prohibited Contracts and Sharia Economic Law Review of Counterfeit Goods Practices on E-Commerce Platforms," *Mabahits Al-Uqud* 1, no. 2 (2025), <https://doi.org/10.15575/mau.v1i2.1004>.

<sup>33</sup> Dwi Edi Wibowo and Fradhana Putra Disantara, "Consumer Protection in The Perspective Of Islamic Law: The Principle of Dignified Justice," *Rechtidee* 19, no. 2 (2024), <https://doi.org/10.21107/ri.v19i2.28253>.

*Protection* (2015), alongside the Qur'ānic injunction: “Do not withhold from the people the things that are their due” (Qur'ān 7:85). In this sense, the ethical backbone of consumer protection—honesty, clarity, and fairness—cuts across both systems.<sup>34</sup>

Yet tensions emerge when platform practices intersect with religiously significant matters. For instance, Sharia prohibits not only deception in general but specifically condemns misrepresentation of sacred goods such as halal food, Islamic financial instruments, or religious texts.<sup>35</sup> While international consumer frameworks address mislabeling and fraud, they often treat these as secular commercial harms, not as violations of religious dignity. Similarly, advertising that manipulates or trivializes religious symbols—such as using Qur'ānic verses or Christian icons in product marketing—may be tolerated under international free-expression principles but is considered a breach of ethical limits in Sharia. Thus, while both systems oppose deception, Sharia places heightened weight on the spiritual and communal consequences of commercial misrepresentation.<sup>36</sup>

To move beyond abstract normative discussion, this section examines concrete interfaith case studies that illustrate how digital-economy governance affects relations between religious communities. These cases demonstrate how legal regulation, platform governance, and religious norms intersect in ways that either exacerbate or mitigate interfaith tensions. Focusing on Indonesia and transnational digital markets, the analysis highlights Muslim–Christian, Muslim–Jewish, and minority-faith dynamics in contemporary digital environments.

### **1. Online Blasphemy Content and Muslim–Christian Tensions in Indonesia**

Indonesia offers a particularly instructive setting for examining interfaith challenges in digital governance due to its status as the world's

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<sup>34</sup> Jawade Hafidz, Dini Amalia Fitri, Muhammad Azam, Achmad Arifullah, and Agus Prasetya Wiranto, “The Corruption Reduction with an Administrative Law Approach: Evidence from Australia,” *Journal of Human Rights, Culture and Legal System* 4, no. 3 (2024): 822–841, <https://doi.org/10.53955/jhcls.v4i3.396>.

<sup>35</sup> Nurlinda Nurlinda, Muhammad Dayyan, and Zulfikar Daud, “Regulation of the Minister of Trade No. 31 of 2023 on E-Commerce Business on the Tiktok Platform,” *Al-Hiwalah: Journal Syariah Economic Law* 3, no. 2 (2024), <https://doi.org/10.47766/al-hiwalah.v3i2.4790>.

<sup>36</sup> Morris Kalliny et al., “Capitalizing on Faith: A Cross-Cultural Examination of Consumer Responses to the Use of Religious Symbols in Advertising,” *Journal of Global Marketing* 33, no. 3 (2020), <https://doi.org/10.1080/08911762.2019.1669760>.

largest Muslim-majority country alongside constitutionally protected Christian, Hindu, Buddhist, and Confucian minorities. The rapid expansion of social media has intensified debates over online religious expression, as platforms such as Facebook, YouTube, and X (formerly Twitter) increasingly host content perceived as offensive to religious beliefs.<sup>37</sup> Empirical studies on Indonesia's digital public sphere demonstrate that online religious discourse frequently becomes a catalyst for interfaith tension, particularly when algorithmic amplification accelerates the circulation of controversial material beyond its original context. Scholars note that accusations of blasphemy in online spaces are rarely confined to theological disagreement; instead, they intersect with identity politics, social polarization, and unequal power relations between religious communities.<sup>38</sup> As a result, digital platforms have become central arenas in which interfaith boundaries are negotiated, contested, and legally regulated, transforming content moderation decisions into matters of public order and interreligious coexistence rather than purely private governance choices. Case Study 2: Halal–Kosher Certification Conflicts on Global E-Commerce Platforms.<sup>39</sup>

## 2. Interfaith Certification Conflicts in Transnational E-Commerce

A significant interfaith challenge in the digital economy arises from the transnational trade of religiously certified goods—particularly halal and kosher food, cosmetics, and supplements—on global e-commerce platforms such as Amazon, Shopee, and Alibaba. While international consumer-protection law generally frames mislabeling as a form of deceptive commercial practice, for Muslim and Jewish consumers certification embodies religious obligation, ethical accountability, and communal trust. Empirical studies document widespread instances of online products marketed as halal or kosher without valid certification from recognized religious authorities, a phenomenon observed across Southeast

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<sup>37</sup> Al Azhari, Faheem ullah, Syed Hassan Mahmood Shah, Sajid Iqbal Al Azhari, Faiz Rasool, Riyaz Ahmed, Abdul Samad, and Anees Rehman. "The Role of Islamic Economic Principles in Family Law: A Study on Inheritance and Property Rights within the Context of Child Protection." *Global Islamic Research Journal* 1, no. 1 (2025): 59–76. <https://girj.net/girj/article/view/2>

<sup>38</sup> Widian, Indra Prima Satya, and Yazid, "Religion in Indonesia's Elections: An Implementation of a Populist Strategy?"

<sup>39</sup> Zahid Shahab Ahmed et al., "Contestations of Internet Governance and Digital Authoritarianism in Pakistan," *International Journal of Politics, Culture and Society* 38, no. 3 (2025), <https://doi.org/10.1007/s10767-024-09493-2>.

Asia and European markets. Such misrepresentation affects multiple faith communities simultaneously, transforming what appears to be a neutral consumer-law violation into an interfaith governance issue involving equality, dignity, and religious autonomy.<sup>40</sup> Although secular regulatory regimes prohibit false advertising, they rarely acknowledge religious dignity as a legally protected interest, in contrast to Sharia and Jewish dietary law, which attach moral and spiritual consequences to non-compliance.<sup>2</sup> When platforms fail to verify certification claims, they effectively prioritize commercial efficiency over religious integrity, thereby deepening mistrust among faith-based consumers.<sup>41</sup> Jurisdictions such as Malaysia have responded by integrating halal oversight into digital-market regulation, offering a transferable model for protecting religious consumers without privileging a single faith tradition. From an interfaith perspective, platform governance that accommodates multiple certification systems enhances parity and mutual trust, whereas regulatory neglect risks reinforcing perceptions of religious marginalization in global digital markets.

### 3. Religious Data Profiling and Interfaith Discrimination Risks

A third case concerns the collection and use of religious data in digital markets. Platforms increasingly infer or collect religious affiliation through browsing behavior, participation in faith-based groups, or engagement with religious content. While such data may be used for personalization or advertising, it carries significant interfaith risks, particularly for religious minorities.

For example, targeted advertising based on inferred religious identity can result in exclusion from job postings, housing opportunities, or financial services. In Muslim-minority contexts, Muslim users may be profiled as “high risk,” while in Muslim-majority contexts Christian or other minority users may face disproportionate surveillance or exclusion. These practices undermine interfaith equality and reinforce structural discrimination.

International data-protection frameworks such as the GDPR classify religious belief as sensitive data requiring heightened safeguards. Islamic legal principles similarly emphasize the protection of dignity (*ḥifẓ al-ʿird*)

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<sup>40</sup> Rizwan Matloob Ellahi et al., “Integrity Challenges in Halal Meat Supply Chain: Potential Industry 4.0 Technologies as Catalysts for Resolution,” in *Foods*, vol. 14, no. 7, preprint, 2025, <https://doi.org/10.3390/foods14071135>.

<sup>41</sup> Chuzaimah Batubara et al., “Realizing Justice and Maṣlaḥah in E-Commerce: Fiqh Muamalah Insights and Challenges in Malaysia and Indonesia,” *Juris: Jurnal Ilmiah Syariah* 23, no. 2 (2024), <https://doi.org/10.31958/juris.v23i2.12356>.

and the prohibition of harm (*darar*). From an interfaith perspective, both traditions converge on the principle that religious identity should not become a basis for digital exclusion or manipulation. However, enforcement gaps remain. Algorithmic opacity makes it difficult for affected communities to prove discrimination, and platform accountability mechanisms are often weak. This case highlights how religious data misuse threatens not only individual rights but also intercommunal trust, underscoring the need for faith-sensitive audits and transparent governance.<sup>42</sup>

Taken together, these case studies reveal a consistent pattern: digital platforms function as de facto interfaith regulators, shaping how religious communities encounter one another online. Where governance mechanisms prioritize transparency, due process, and recognition of religious diversity, digital spaces can support coexistence. Where they rely on opaque algorithms or purely secular efficiency metrics, they risk amplifying interfaith tension.<sup>43</sup>

These examples reinforce the argument that harmonizing Sharia, other religious ethical systems, and international law is not an abstract exercise, but a practical necessity for sustaining pluralism in the digital economy.<sup>44</sup>

Digital platforms serve as gatekeepers of modern commerce. Their governance mechanisms—terms of service, content policies, and dispute-resolution channels—now function as quasi-legal regimes.<sup>45</sup> In international law, platforms are generally expected to enforce transparency and fair practices under regulatory oversight (e.g., the EU Digital Services Act).<sup>46</sup> In Sharia-informed jurisdictions, platforms are also expected to uphold religious values in product authentication, financial dealings, and cultural sensitivity. The governance challenge, therefore, is not simply ensuring fairness in the abstract, but ensuring

<sup>42</sup> Anis Najiha Ahmad et al., “Overview of the Halal Food Control System in Malaysia,” in *Food Control*, vol. 90, preprint, 2018, <https://doi.org/10.1016/j.foodcont.2018.02.035>.

<sup>43</sup> Robert Gorwa, Reuben Binns, and Christian Katzenbach, “Algorithmic Content Moderation: Technical and Political Challenges in the Automation of Platform Governance,” *Big Data and Society* 7, no. 1 (2020), <https://doi.org/10.1177/2053951719897945>.

<sup>44</sup> Gillespie, “Content Moderation, AI, and the Question of Scale.”

<sup>45</sup> Shagun Jhaver, Seth Frey, and Amy X. Zhang, “Decentralizing Platform Power: A Design Space of Multi-Level Governance in Online Social Platforms,” *Social Media and Society* 9, no. 4 (2023), <https://doi.org/10.1177/20563051231207857>.

<sup>46</sup> Mashdurohatun, Anis, Yusfandi Usman, Toni Ariadi Efendi, Purwatic Purwatic, and Istiniyati Istiniyati. “Rethinking Palm Oil Plastic Regulations for Sustainable and Ecological Justice.” *Journal of Human Rights, Culture and Legal System* 5, no. 2 (2025): 500–530. <https://doi.org/10.53955/jhcls.v5i2.681>

that fairness is interpreted in ways that respect the religious diversity of consumers.<sup>47</sup>

**Comparison Table: Sharia Principles vs. International Consumer Norms**

Dimension	Sharia Principles (Islamic Law)	International Norms (Global/Regional Frameworks)	Convergence/Divergence
Fraud/Deception	<i>Gharar</i> (excessive uncertainty) and <i>tadlīs</i> (fraudulent concealment) strictly prohibited.	Prohibited under <i>UN Guidelines for Consumer Protection</i> and EU/US unfair trade laws.	Convergent – both prohibit deception.
Transparency/Disclosure	Sellers must disclose product quality, origin, and defects (ḥadīth: “He who deceives us is not of us”).	Transparency mandated in EU Directives, UN Guidelines, and US FTC law.	Convergent – emphasis on disclosure.
Religious Sensitivities	Protection of halal/kosher standards; prohibition on trivializing sacred symbols; ethical finance.	Secular standards: mislabeling prohibited but religious dignity not a separate legal category.	Divergent – religious symbols carry higher weight in Sharia.

<sup>47</sup> Mariana, “PRINCIPLES OF ISLAMIC BUSINESS ETHICS IN ONLINE BUSINESS: A SHARIA COMPLIANCE FRAMEWORK AND SCORECARD FOR E-COMMERCE PLATFORMS,” *ShariaBiz International Journal of Economics & Business* 2, no. 2 (2025).

Advertising Ethics	Ban on misleading or manipulative use of sacred text/images.	Ads regulated for deception but broad leeway for expression, including religious symbols.	Divergent – broader tolerance internationally.
Platform Governance	Platforms must avoid hosting transactions/products inconsistent with Sharia (e.g., alcohol, usury).	Platforms expected to comply with local/national law, often secular in orientation.	Partial divergence – overlap on fraud but not on religiously prohibited goods.

A notable case is the 2019 Malaysian Halal E-Commerce Fraud Investigation, where authorities discovered that online sellers on major platforms were marketing uncertified “halal” meat products imported from non-compliant sources.<sup>48</sup> The Ministry of Domestic Trade and Consumer Affairs pursued enforcement under both consumer protection law and halal-certification regulations—a response consistent with Malaysia’s halal control architecture and multi-agency enforcement model.<sup>49</sup> The case highlights convergence—fraudulent labeling was illegal under both secular and Sharia-informed frameworks—but also divergence, since the religious dimension (halal status) was central to enforcement in Malaysia, whereas a purely international consumer law approach would frame it as simple mislabeling.

## C. Privacy and Religious Data

In the digital economy, personal data has become the new currency. Among its most sensitive categories is religious affiliation, which carries profound

<sup>48</sup> Ellahi et al., “Integrity Challenges in Halal Meat Supply Chain: Potential Industry 4.0 Technologies as Catalysts for Resolution.”

<sup>49</sup> Faisala, Muhammad Shah, Abdul Karim, Muhammad Ahmad, Mehtab Anwer, Muhammad Adnan, Mehfooz Hassan, Khurshed Ahmad, Hazrat Sohaib, Qammar Aziz, and Mohsin Liaqat. “The Prophetic Sunnah and the Challenges of the Age: Confronting Technology and Its Effects on Social and Psychological Security.” *Global Islamic Research Journal* 1, no. 1 (2025): 22–42. <https://girj.net/girj/article/view/5>.



implications for individual dignity, social identity, and interfaith harmony. The misuse or exposure of religious data can lead not only to economic exploitation but also to discrimination, stigmatization, or even persecution. For this reason, both international instruments and Sharia-based legal principles recognize the heightened need to safeguard privacy where faith identity is concerned.

International privacy frameworks consistently classify religious belief as a special category of personal data. The European Union's *General Data Protection Regulation (GDPR)* explicitly prohibits processing of data "revealing religious or philosophical beliefs" unless strict conditions are met (Art. 9(1)). Likewise, the *OECD Guidelines on the Protection of Privacy* and the *Council of Europe Convention 108+* identify religious affiliation as requiring elevated safeguards. The rationale is clear: such data can expose individuals to discrimination in employment, education, or access to services. In religiously diverse societies, the potential harm extends further—misuse of religious data may destabilize interfaith relations and foster communal mistrust.<sup>50</sup>

Modern privacy law emphasizes that the processing of religious data must rest on a lawful basis.<sup>51</sup> Consent is the most common ground, but it must be informed, explicit, and revocable.<sup>52</sup> Platforms cannot obtain blanket consent through vague terms of service; instead, they must explain precisely how religious data (for example, self-declared faith identity, preferences for religious content, or participation in faith-based groups) will be used.<sup>53</sup> Beyond consent, the principle of purpose limitation requires that religious data collected for one reason (e.g., access to a religious community forum) cannot be reused for unrelated purposes such as targeted advertising. These safeguards ensure that individuals maintain autonomy over how their spiritual identity is represented in the digital economy.<sup>54</sup>

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<sup>50</sup> Md. Sayeed Al-Zaman, "Social Media Users' Engagement with Religious Misinformation: An Exploratory Sequential Mixed-Methods Analysis," *Emerging Media* 2, no. 2 (2024), <https://doi.org/10.1177/27523543241257715>.

<sup>51</sup> Becker et al., "Purpose Definition as a Crucial Step for Determining the Legal Basis under the GDPR: Implications for Scientific Research."

<sup>52</sup> Marcu Florea, "Withdrawal of Consent for Processing Personal Data in Biomedical Research," *International Data Privacy Law* 13, no. 2 (2023), <https://doi.org/10.1093/idpl/ipad008>.

<sup>53</sup> Benjamin Maximilian Berens et al., "Cookie Disclaimers: Dark Patterns and Lack of Transparency," *Computers and Security* 136 (2024), <https://doi.org/10.1016/j.cose.2023.103507>.

<sup>54</sup> Rainer Mühlhoff and Hannah Ruschemeier, "Updating Purpose Limitation for AI: A Normative Approach from Law and Philosophy," *International Journal of Law and Information Technology* 33 (2025), <https://doi.org/10.1093/ijlit/eaaf003>.

Islamic jurisprudence offers a parallel but complementary framework rooted in the protection of dignity (*ḥifẓ al-ʿird*) and prevention of harm (*darʾ al-mafāsīd*).<sup>55</sup> The Qurʾān warns against intrusion into people’s private affairs—“Do not spy on one another” (49:12)—and prophetic traditions emphasize the sanctity of personal reputation and honor. Revealing an individual’s religious affiliation without consent can expose them to ridicule, social harm, or persecution, which falls within the ambit of prohibited harm (*ḍarar*).<sup>56</sup> Contemporary jurists have underscored that digital disclosure of sensitive information without lawful justification constitutes a breach of both Sharia and public law obligations.<sup>57</sup> In addition, courts in several Muslim jurisdictions have recognized the right to privacy as integral to preserving human dignity and social trust, aligning Islamic principles with modern data-protection regimes.<sup>58</sup>

The exposure of religious data has consequences not only for individuals but also for communities. In interfaith contexts, data misuse can stigmatize minority groups or reinforce stereotypes.<sup>59</sup> For example, if an online marketplace profiles users by faith to predict purchasing behavior,<sup>60</sup> the result may be discriminatory targeting or exclusion.<sup>61</sup> Sharia’s commitment to *maṣlaḥah* (public interest) and international law’s focus on equality converge on this point:

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<sup>55</sup> Sayyed Mohamed Muhsin, “Islamic Jurisprudence on Harm Versus Harm Scenarios in Medical Confidentiality,” *HEC Forum* 36, no. 2 (2024), <https://doi.org/10.1007/s10730-022-09503-w>.

<sup>56</sup> Ghalia, B., Amanullah, M., Zakariyah, L., & Muhsin, S. M. (2018). *Medical ethics in the light of Maqāṣid al-Sharīʿah: A case study of medical confidentiality*. Intellectual Discourse, 26(1), 133–160. <https://doi.org/10.31436/id.v26i1.1118>

<sup>57</sup> Mohammed A. Alkhedhairi, “Balancing Privacy and Risk: A Critical Analysis of Personal Data Use as Governed by Saudi Insurance Law,” *Laws* 14, no. 4 (2025): 47, <https://doi.org/10.3390/laws14040047>

<sup>58</sup> Fullah Al Azhari and Siti I. Al Azhari, “Contemporary Challenges in Harmonizing Sharia, National Legal Systems, and International Law in a Rapidly Changing World,” *International Journal of Law and Social Science (IJLSS)* 1, no. 1 (2025): 130–150.

<sup>59</sup> Derya Ozkul, “Artificial Intelligence and Ethnic, Religious, and Gender-Based Discrimination,” in *Social Inclusion*, vol. 12, preprint, 2024, <https://doi.org/10.17645/si.8942>.

<sup>60</sup> Michal Kosinski, David Stillwell, and Thore Graepel, “Private Traits and Attributes Are Predictable from Digital Records of Human Behavior,” *Proceedings of the National Academy of Sciences of the United States of America* 110, no. 15 (2013), <https://doi.org/10.1073/pnas.1218772110>.

<sup>61</sup> Muhammad Ali et al., “Discrimination through Optimization: How Facebook’s Ad Delivery Can Lead to Biased Outcomes,” *Proceedings of the ACM on Human-Computer Interaction* 3, no. CSCW (2019), <https://doi.org/10.1145/3359301>.

protecting religious privacy is essential to preventing reputational harm and maintaining intercommunal trust.<sup>62</sup>

## D. Online Speech and Blasphemy-Adjacent Harms

Comparative analysis of online speech regulation must avoid false equivalence between Western jurisprudence and OIC blasphemy frameworks, as these systems rest on distinct normative foundations. In Western legal systems, limits on religiously offensive speech are typically justified through the protection of public order, individual dignity, and the rights of others, rather than the safeguarding of religious sanctity itself, as reflected in European Court of Human Rights jurisprudence.<sup>63</sup> By contrast, in many OIC jurisdictions, blasphemy regulation is grounded in the protection of religious sanctity as a collective and constitutional value closely linked to social morality and communal cohesion. This article therefore does not claim normative equivalence between these approaches, but adopts a contrastive and functional perspective: despite divergent rationales, both systems exert regulatory pressure on digital platforms to mitigate speech that foreseeably escalates into hostility, discrimination, or large-scale interreligious conflict. The point of intersection lies not in shared values, but in shared governance challenges arising from algorithmic amplification and the transnational circulation of online content.<sup>64</sup>

International law, particularly under Article 19 of the *International Covenant on Civil and Political Rights (ICCPR)*, protects freedom of expression, including religious critique. However, Article 20(2) requires states to prohibit “advocacy of national, racial or religious hatred that constitutes incitement to discrimination, hostility or violence.” This dual standard reflects a careful balance: individuals may criticize religious doctrines or institutions, but speech crosses the line into illegitimacy when it incites hatred or violence against adherents.<sup>65</sup> Sharia-informed jurisprudence similarly distinguishes between honest discussion or *i’tirāḍ* (scholarly disagreement) and blasphemy (*sabb al-*

<sup>62</sup> J Sarabdeen and M M Ishak, “Compliance of Saudi Arabian Personal Data Protection Law 2021 to Islamic Principles of Privacy,” *Migration Letters* 8984 (2024).

<sup>63</sup> Natalie Alkiviadou, “The Legal Regulation of Hate Speech: The International and European Frameworks,” in *Politicka Misao*, vol. 55, no. 4, preprint, 2018, <https://doi.org/10.20901/pm.55.4.08>.

<sup>64</sup> Jacob Van De Kerkhof and Catalina Goanta, “Shadowbanned on X: The DSA in Action,” *European Journal of Risk Regulation*, ahead of print, 2024, <https://doi.org/10.1017/err.2024.81>.

<sup>65</sup> Alkiviadou, “The Legal Regulation of Hate Speech: The International and European Frameworks.”

*dīn*) that desecrates sacred symbols with intent to insult. The principle of *sadd al-dharāʿi* (blocking harmful means) further justifies restricting speech that foreseeably endangers public order or interfaith harmony.<sup>66</sup>

Digital platforms operate under global content-moderation rules, often shaped by commercial interests and international human-rights standards.<sup>67</sup> At the same time, they must comply with national laws, which in OIC countries may include blasphemy statutes or broad restrictions on religious defamation.<sup>68</sup> This dual regime creates friction: platforms such as Facebook or YouTube may permit certain religious critique under their community standards, while a domestic regulator may demand removal under national blasphemy law.<sup>69</sup> The governance challenge lies in aligning platform policies with legitimate state interests without permitting overreach that chills lawful expression.<sup>70</sup>

In 2012, Pakistan blocked access to YouTube following the upload of the “Innocence of Muslims” film, widely considered blasphemous.<sup>71</sup> The state justified the ban under constitutional protections of Islam and public-order concerns.<sup>72</sup> International human-rights advocates criticized the measure as disproportionate, arguing that the blanket ban restricted legitimate religious discourse. The case illustrates how, in OIC contexts, blasphemy-adjacent harms

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<sup>66</sup> Muhammad Syarif, “BLASPHEMY OF RELIGION IN ISLAMIC LAW (Study of Juridical Analysis in Indonesia),” *Journal Transnational Universal Studies* 1, no. 2 (2023), <https://doi.org/10.58631/jtus.v1i2.14>.

<sup>67</sup> Bueno and Canaan, “The Brussels Effect in Brazil: Analysing the Impact of the EU Digital Services Act on the Discussion Surrounding the Fake News Bill.”

<sup>68</sup> Mustafa, Abdul, Muhammad Ishaque, Rehan Raza, Samiullah, and Muhammad Irfan Raza. “When Culture Meets Fiqh: Examining the Legal Authority of ‘Urf in Contemporary Engagement Traditions.” *Global Islamic Research Journal* 1, no. 1 (2025): 1–21. <https://girj.net/girj/article/view/6>.

<sup>69</sup> Soyoung Park and Yoonmo Sang, “The Changing Role of Nation States in Online Content Governance: A Case of Google’s Handling of Government Removal Requests,” *Policy and Internet* 15, no. 3 (2023), <https://doi.org/10.1002/poi3.342>.

<sup>70</sup> Aleksandra Urman and Mykola Makhortykh, “How Transparent Are Transparency Reports? Comparative Analysis of Transparency Reporting across Online Platforms,” *Telecommunications Policy* 47, no. 3 (2023), <https://doi.org/10.1016/j.telpol.2022.102477>.

<sup>71</sup> Ahmed et al., “Contestations of Internet Governance and Digital Authoritarianism in Pakistan.”

<sup>72</sup> Mashdurohatun, Anis, Eid Abed Alhaleem Maslat Harahsheh, Muhammad Irwan Datuiding, Abun Hasbulloh Syambas, and Prasetyo Adhi Wibowo. “Contemporary Reassessment of Punishment in Islamic Sharia and Secular Law: A Comparative Study of Justice and Penal Philosophy.” *MILRev: Metro Islamic Law Review* 5, no. 1 (2026): 80–100. <https://doi.org/10.32332/milrev.v5i1.11887>

are treated not merely as offensive speech but as threats to public order and faith dignity.

In *E.S. v. Austria* (2018), the European Court of Human Rights upheld Austria's conviction of a speaker whose comments on the Prophet Muhammad were found likely to arouse justified indignation among Muslims. The Court reasoned that freedom of expression is not absolute and must be balanced against the "rights of others" to have their religious feelings protected.<sup>73</sup> Although controversial, the decision underscores that even non-OIC jurisdictions sometimes permit restrictions on blasphemy-adjacent speech to preserve interfaith peace, aligning partially with OIC legal logic.<sup>74</sup>

A critical ethical and legal concern is due process in online takedowns. Current practice often relies on opaque algorithms or unilateral platform decisions, which risk arbitrary censorship of legitimate religious expression.<sup>75</sup> Both Sharia and international human-rights frameworks stress procedural justice: allegations of blasphemy or hate speech must be assessed fairly, with notice to the speaker, reasons for removal, and an accessible appeal mechanism. Without due process, takedown regimes can inadvertently silence minority voices, erode interfaith dialogue, and create perceptions of systemic bias.<sup>76</sup>

## E. Fintech Ethics and Cross-Border Contracts

Financial technology (fintech) has revolutionized the way individuals engage in commerce, from mobile wallets and digital credit lines to "buy-now-pay-later" (BNPL) arrangements.<sup>77</sup> Yet while fintech platforms offer unprecedented convenience, they also generate new ethical and legal dilemmas—

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<sup>73</sup> Johannes Thumfart, "Digital Rights and the State of Exception: Internet Shutdowns from the Perspective of Just Securitization Theory," *Journal of Global Security Studies* 9, no. 1 (March 2024), <https://doi.org/10.1093/jogss/ogad024>.

<sup>74</sup> Zubair Nabi, "Resistance Censorship Is Futile," *First Monday* 19, no. 11 (2014), <https://doi.org/10.5210/fm.v19i11.5525>.

<sup>75</sup> Urman and Makhortykh, "How Transparent Are Transparency Reports? Comparative Analysis of Transparency Reporting across Online Platforms."

<sup>76</sup> Blake Hallinan et al., "Aspirational Platform Governance: How Creators Legitimise Content Moderation through Accusations of Bias," *Internet Policy Review* 14, no. 1 (2025), <https://doi.org/10.14763/2025.1.1829>; Jacob van de Kerkhof, "Article 22 Digital Services Act: Building Trust with Trusted Flaggers," *Internet Policy Review* 14, no. 1 (2025), <https://doi.org/10.14763/2025.1.1828>.

<sup>77</sup> Setiyawan, Deni, Ana Fauzia, Muhammad Azimuddin Mohamed, Ifahda Pratama Hapsari, Anis Mashdurohatun, and Dodi Jaya Wardana. "Online Gambling: Cross-Border Aspects and Potential Risk of Divorce." *Jurnal Hukum Novelty* 16, no. 2 (2025): 368.

particularly in Muslim-majority and interfaith societies where compliance with Islamic finance principles is essential to legitimacy.<sup>78</sup>

The three central prohibitions in Islamic finance—*riba* (usury/interest), *gharar* (excessive uncertainty), and *maisir* (speculation or gambling)—establish ethical guardrails for economic activity.<sup>79</sup> These principles do not reject innovation but demand that financial services remain transparent, equitable, and free from exploitation. Sharia-compliant finance promotes *profit-and-loss sharing* (PLS) models, fair risk allocation, and genuine asset-backing to ensure justice in transactions.<sup>80</sup>

To reconcile fintech innovation with Sharia principles, platforms must embed ethical safeguards into product architecture. This requires not only regulatory oversight but also proactive platform design that reflects both religious norms and international consumer-protection standards.<sup>81</sup>

The globalization of commerce has accelerated the use of electronic contracts (e-contracts), which are now a cornerstone of the digital economy. Cross-border transactions increasingly depend on the recognition of electronic signatures, digital records, and standardized terms of service.<sup>82</sup> Yet the rise of faith-sensitive disputes—ranging from halal certification in sales contracts to the

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<sup>78</sup> Abdelrhman Meero, “Islamic vs. Conventional Banking in the Age of FinTech and AI: Evolving Business Models, Efficiency, and Stability (2020–2024),” *International Journal of Financial Studies* 13, no. 3 (2025), <https://doi.org/10.3390/ijfs13030148>; Shatheish Maniam, “Determinants of Islamic Fintech Adoption: A Systematic Literature Review,” *Journal of Islamic Marketing* 15, no. 11 (2024), <https://doi.org/10.1108/JIMA-11-2023-0373>.

<sup>79</sup> Rizal Yaya et al., “Governance of Profit and Loss Sharing Financing in Achieving Socio-Economic Justice,” *Journal of Islamic Accounting and Business Research* 12, no. 6 (2021), <https://doi.org/10.1108/JIABR-11-2017-0161>.

<sup>80</sup> Widodo, Hendro, Anis Mashdurohatun, Andrianto Budi Santoso, and Derick Yunanda. “Restitution as an Instrument of Justice for Victims of Domestic Sexual Violence: A Study of Positive and Islamic Law in the Contemporary Era.” *MILRev: Metro Islamic Law Review* 4, no. 1 (2025): 676–699. <https://doi.org/10.32332/milrev.v4i1.10436>

<sup>81</sup> Kristianto, E., S. E. Wahyuningsih, B. T. Bawono, and Anis Mashdurohatun. “Reconstruction of Regulations on the Role and Duties of the Police in Law Enforcement by the Task Force for Eradicating Illegal Levies in Indonesia.” *International Journal of Social Science and Human Research* 8, no. 1 (2025). <https://doi.org/10.47191/ijsshr/v8-i1-39>

<sup>82</sup> Raúl Ramos Fernández, “Evaluation of Trust Service and Software Product Regimes for Zero-Knowledge Proof Development under EIDAS 2.0,” *Computer Law and Security Review* 53 (2024), <https://doi.org/10.1016/j.clsr.2024.105968>; Margarita Robles-Carrillo, “Digital Identity: An Approach to Its Nature, Concept, and Functionalities,” *International Journal of Law and Information Technology* 32, no. 1 (2024), <https://doi.org/10.1093/ijlit/eaec019>.

ethical compliance of financial transactions—requires harmonization not only across legal systems but also across religiously diverse communities.<sup>83</sup>

Most international frameworks have embraced the principle of functional equivalence, treating electronic signatures and digital records as legally valid when they reliably indicate intent. The *UNCITRAL Model Law on Electronic Commerce (1996)* and the *United Nations Convention on the Use of Electronic Communications in International Contracts (2005)* provide the foundation for this recognition.<sup>84</sup> Many OIC jurisdictions—including Malaysia, Saudi Arabia, and the UAE—have enacted domestic legislation aligning with these standards.<sup>85</sup> In Sharia-based discourse, scholars increasingly affirm the validity of electronic documentation as *bayyina* (evidence) when it reliably establishes consent and prevents harm. Thus, both secular and religious frameworks converge in recognizing the evidentiary force of electronic signatures.<sup>86</sup>

Cross-border e-contracts typically employ standard terms and conditions, raising questions about fairness and enforceability. International private law instruments, such as the *Rome I Regulation* in the EU and the *Hague Principles on Choice of Law in International Commercial Contracts (2015)*, allow parties broad autonomy in selecting governing law and jurisdiction.<sup>87</sup> However, faith-sensitive transactions complicate this autonomy: a Muslim consumer may

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<sup>83</sup> Radina Stoykova, “The Right to a Fair Trial as a Conceptual Framework for Digital Evidence Rules in Criminal Investigations,” *Computer Law and Security Review* 49 (2023), <https://doi.org/10.1016/j.clsr.2023.105801>.

<sup>84</sup> Rudolf Hitler Satriawan Sitorus and George Frans Wanma, “The Validity of Electronic Signatures in Electronic Transactions From The Perspective of Regulation Number 71 of 2019,” *Eduvest - Journal of Universal Studies* 4, no. 3 (2024), <https://doi.org/10.59188/eduvest.v4i3.1081>.

<sup>85</sup> Fitria, Yu. E., S. E. Wahyuningsih, Anis Mashdurohatun, and Jawade Hafidz. “Reconstruction of Legal Protection Regulations for Child Victims of Bullying with Religious Psychosocial Medical Rehabilitation Based on the Value of Justice.” *International Journal of Social Science and Human Research* 8, no. 3 (2025). <https://doi.org/10.47191/ijsshr/v8-i3-08>

<sup>86</sup> Mashdurohatun, Anis, Euis Sopiab, Muhammad Harris, Porman Patuan Radot, and Jhon Mulia. “Legal Reform for Rectifying Child Violence in Educational Settings through the Lens of Justice.” *Edelweiss Applied Science and Technology* 9, no. 2 (2025): 1082–1089.

<sup>87</sup> Zhen Chen, “Jurisdiction and Choice of Law Rules over Electronic Consumer Contracts: The Nexus between the Concluded Contract and the Targeting Activity,” *Maastricht Journal of European and Comparative Law* 29, no. 3 (2022), <https://doi.org/10.1177/1023263X221090352>; Chukwuma Samuel Adesina Okoli and Abubakri Yekini, “Implied Jurisdiction Agreements in International Commercial Contracts: A Global Comparative Perspective,” *Journal of Private International Law* 19, no. 3 (2023), <https://doi.org/10.1080/17441048.2023.2294615>.

challenge clauses that submit disputes to foreign courts lacking Sharia compliance, or that validate practices prohibited in Islamic law (e.g., interest-bearing obligations). Sharia jurisprudence emphasizes *maṣlaḥah* (public interest) and *‘adl* (justice) as limits on contractual autonomy. The challenge lies in crafting clauses that respect freedom of contract while protecting faith-based sensitivities.<sup>88</sup>

Any dispute arising out of or in connection with this Agreement, including disputes regarding its validity, interpretation, performance, or termination, shall be resolved through Online Dispute Resolution (ODR) administered by a neutral institution agreed upon by the parties.<sup>89</sup> The proceedings shall: (i) recognize the validity of electronic signatures and records as admissible evidence; (ii) respect the religious and cultural sensitivities of the parties; (iii) ensure that mediators and arbitrators demonstrate familiarity with international human rights standards and *maqāṣid al-sharī‘ah* (objectives of Islamic law); and (iv) provide an appeal mechanism in cases where removal or moderation of religious content is contested.<sup>90</sup> The seat of arbitration shall be neutral, and the applicable law shall be the law agreed upon by the parties, interpreted consistently with the principles of fairness, dignity, and interfaith respect.<sup>91</sup>

## F. The Role of Legal and Academic Institutions

Legal institutions—principally courts and regulatory agencies—function as the primary mechanisms for translating normative principles into enforceable rules.<sup>92</sup> In the context of the digital economy, these institutions are tasked with a

<sup>88</sup> Batubara et al., “Realizing Justice and Maṣlaḥah in E-Commerce: Fiqh Muamalah Insights and Challenges in Malaysia and Indonesia.”

<sup>89</sup> Mohammed El Hadi El Maknouzi et al., “Islamic Commercial Arbitration and Private International Law: Mapping Controversies and Exploring Pathways towards Greater Coordination,” *Humanities and Social Sciences Communications* 10, no. 1 (2023), <https://doi.org/10.1057/s41599-023-02031-z>.

<sup>90</sup> Setiawan, Deni, Sri Endah Wahyuningsih, Jawade Hafidz, Anis Mashdurohatun, and Mourad Benseghir. “Exploring Abhakalan Culture (Early Marriage) in Madura: A Dialogue of Customary Law, Religion, and the State.” *Abkam: Jurnal Ilmu Syariah* 24, no. 2 (2024). <https://doi.org/10.15408/ajis.v24i2.36070>

<sup>91</sup> Mashdurohatun, Anis, Ingati Margaretha Waruwu, Muhammad Dias Saktiawan, Supriyadi Supriyadi, and Atta Abdel Aaty El-Sonbaty. “Regulatory Model for the Cancellation of Authentic Notarial Deeds Based on Principles of Justice.” *Journal of Human Rights, Culture and Legal System* 4, no. 3 (2024). <https://doi.org/10.53955/jhcls.v4i3.407>

<sup>92</sup> Sahin Husain, Nasir Purkon Ayoub, and Mukhammadolim Hassmann, “Legal Pluralism in Contemporary Societies: Dynamics of Interaction between Islamic Law and Secular Civil



delicate balancing act: safeguarding religious dignity, upholding interfaith coexistence, and ensuring market efficiency. Their interpretive and supervisory authority makes them central actors in bridging the gap between Sharia-based values and international commercial standards.<sup>93</sup>

Courts in both OIC and non-OIC jurisdictions increasingly confront disputes involving online contracts, platform liability, and speech regulation.<sup>94</sup> Judicial interpretation provides a vital forum for balancing religious dignity against commercial freedoms. For instance, Pakistan's Federal Shariat Court has recognized privacy and dignity as constitutionally grounded rights, aligning Islamic principles with global privacy norms.<sup>95</sup> Similarly, European courts such as the ECtHR in *E.S. v. Austria* (2018) have held that religious feelings deserve protection alongside free expression, underscoring the global trend toward judicial engagement with interfaith sensitivities.<sup>96</sup> These examples illustrate how courts act not only as adjudicators of disputes but as dialogue partners across jurisdictions, building a body of comparative jurisprudence that acknowledges faith while respecting international obligations.<sup>97</sup>

Regulatory bodies serve as frontline enforcers of consumer protection, data privacy, and fintech standards in digital markets.<sup>98</sup> Their role extends beyond enforcement into the proactive design of market norms.<sup>99</sup> In Muslim-majority

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Law," *SYARIAT: Akhwal Syaksyah, Jinayah, Siyasah and Muamalah* 1, no. 1 (2024), <https://doi.org/10.35335/cfb3wk76>.

<sup>93</sup> Sophie Turenne, "European Standards of Judicial Independence - Lessons from the Court of Justice of the European Union," in *Judicial Independence: Cornerstone of Democracy* (2024), [https://doi.org/10.1163/9789004535091\\_019](https://doi.org/10.1163/9789004535091_019).

<sup>94</sup> Laksana, Andri Winjaya, Hartiwiningsih Hartiwiningsih, Hari Purwadi, and Anis Mashdurohatun. "The Sufism Healing as an Alternative Rehabilitation for Drug Addicts and Abusers." *Qudus International Journal of Islamic Studies* 11, no. 1 (2023): 149–176. <https://doi.org/10.21043/qijis.v11i1.15025>.

<sup>95</sup> Arjumand Bano Kazmi, "Pakistan's Judicial Engagement with International Refugee Law," *International Journal of Refugee Law* 36, no. 4 (2024), <https://doi.org/10.1093/ijrl/eeaf001>.

<sup>96</sup> Jacob McHangama and Natalie Alkiviadou, "Hate Speech and the European Court of Human Rights: Whatever Happened to the Right to Offend, Shock or Disturb?," *Human Rights Law Review* 21, no. 4 (2021), <https://doi.org/10.1093/hrlr/ngab015>.

<sup>97</sup> Psychogiopoulou, "Judicial Dialogue in Social Media Cases in Europe: Exploring the Role of Peers in Judicial Adjudication."

<sup>98</sup> Seamus Simpson, "The Limits of Internet Self-Regulation – the EU's Policy for Digital Internet Intermediaries," *Frontiers in Communication* 9 (2024), <https://doi.org/10.3389/fcomm.2024.1454211>.

<sup>99</sup> Fitria, Yusian Eri, Denny Vianto, Anis Mashdurohatun, Sri Endah Wahyuningsih, Jawade Hafidz, and Deni Setiawan. "Chemical Castration in the Criminal Law System: A Study of

contexts, regulators frequently issue guidelines requiring digital platforms to respect halal certification, prohibit interest-based practices, or comply with ethical advertising standards.<sup>100</sup> Internationally, agencies such as the European Data Protection Board or the U.S. Federal Trade Commission emphasize transparency, accountability, and consumer rights.<sup>101</sup> When regulators coordinate across borders, they create opportunities for cross-pollination of norms—integrating Sharia-based safeguards into global compliance regimes while drawing upon best practices in market efficiency and innovation.<sup>102</sup>

One of the most promising tools for reconciling faith-based concerns with market innovation is the regulatory sandbox. These frameworks, pioneered in financial regulation, allow fintech firms and digital platforms to test new products under close regulatory supervision.<sup>103</sup> Malaysia and the UAE, for example, have established sandboxes that explicitly incorporate Sharia compliance as a testing criterion.<sup>104</sup> By embedding faith-sensitive requirements into experimental spaces, regulators can encourage innovation without compromising ethical and religious standards.<sup>105</sup> Sandboxes thus operate as legal laboratories, where Islamic finance principles, consumer-protection mandates, and digital-market efficiency are harmonized in practice.<sup>106</sup>

Beyond domestic rulings, courts and regulators increasingly participate in judicial dialogue through conferences, comparative citations, and cross-border

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<sup>100</sup> Kismawadi, “Islamic Fintech: Navigating the Regulatory Framework and Promoting Financial Inclusion in Gulf Cooperation Council (GCC) Countries.”

<sup>101</sup> Leerssen, “An End to Shadow Banning? Transparency Rights in the Digital Services Act between Content Moderation and Curation.”

<sup>102</sup> Bueno and Canaan, “The Brussels Effect in Brazil: Analysing the Impact of the EU Digital Services Act on the Discussion Surrounding the Fake News Bill.”

<sup>103</sup> Zühre Aydın and Okan Yardımcı, “Regulatory Sandboxes and Pilot Projects: Trials, Regulations, and Insights in Energy Transition,” in *Engineering Science and Technology, an International Journal*, vol. 56, preprint, 2024, <https://doi.org/10.1016/j.jestch.2024.101792>.

<sup>104</sup> Kismawadi, “Islamic Fintech: Navigating the Regulatory Framework and Promoting Financial Inclusion in Gulf Cooperation Council (GCC) Countries.”

<sup>105</sup> Yudho Taruno Muryanto, “The Urgency of Sharia Compliance Regulations for Islamic Fintechs: A Comparative Study of Indonesia, Malaysia and the United Kingdom,” *Journal of Financial Crime* 30, no. 5 (2023), <https://doi.org/10.1108/JFC-05-2022-0099>.

<sup>106</sup> Aydın and Yardımcı, “Regulatory Sandboxes and Pilot Projects: Trials, Regulations, and Insights in Energy Transition.”

networks.<sup>107</sup> This dialogue allows lessons learned in one jurisdiction—for instance, the admissibility of electronic evidence in Saudi courts or GDPR-style privacy protections in Indonesia—to inform adjudication elsewhere.<sup>108</sup> Such exchanges advance a shared interpretive project: ensuring that interfaith dignity and consumer fairness remain central as digital economies evolve.<sup>109</sup>

Ultimately, legal institutions serve as bridges between different normative systems.<sup>110</sup> Courts interpret disputes through both constitutional and Sharia lenses, regulators craft policies that reflect domestic religious sensitivities while satisfying international investors, and sandboxes test innovations that marry faith-based ethics with market demands.<sup>111</sup> Their role is not merely to adjudicate after harm occurs, but to proactively shape digital economies where dignity, diversity, and efficiency can coexist.<sup>112</sup>

If legal institutions serve as bridges between Sharia and international standards, academic institutions function as catalysts, sparking intellectual, ethical, and practical innovations that guide both regulators and platforms. Universities are uniquely positioned to experiment with new frameworks, educate the next generation of jurists, and produce scholarship that shapes public debate on the intersection of faith, technology, and law. Academic institutions are discussed in this article as epistemic actors contributing expertise, training,

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<sup>107</sup> Mariolina Eliantonio and Yseult Marique, “Comparative Administrative Law in Europe: State-of-the-Art Overview and Research Agenda,” *Maastricht Journal of European and Comparative Law* 30, no. 6 (2023), <https://doi.org/10.1177/1023263X241252105>.

<sup>108</sup> Ahmed Awwad and Amal Abdelsattar, “Digital Evidence in Forensic Accounting- A Study in Saudi Legislation,” *Cogent Social Sciences* 11, no. 1 (2025), <https://doi.org/10.1080/23311886.2025.2522958>.

<sup>109</sup> Faiz Rahman and Cora Kristin Mulyani, “Minimising Unnecessary Restrictions on Cross-Border Data Flows? Indonesia’s Position and Challenges Post Personal Data Protection Act Enactment,” *International Review of Law, Computers and Technology* 39, no. 2 (2025), <https://doi.org/10.1080/13600869.2024.2359901>.

<sup>110</sup> Samy Ayoub, “The Egyptian State as a Muḡtahid: Law and Religion in the Jurisprudence of the Egyptian Supreme Constitutional Court,” *Arab Law Quarterly* 38, no. 5 (2024), <https://doi.org/10.1163/15730255-bja10119>.

<sup>111</sup> Rusni Hassan, Ibtisam, and Tuan Nur Hanis Tuan Ibrahim, “ISLAMIC BANKING DISPUTE RESOLUTION: THE EXPERIENCE OF MALAYSIA AND INDONESIA,” *IJUM Law Journal* 30, no. S2 (2022), <https://doi.org/10.31436/iiumlj.v30iS2.771>.

<sup>112</sup> Ya Bu et al., “Regulatory Sandbox System and Its Impact on Financial Efficiency: A Quasi-Natural Experiment Study,” *Applied Economics*, ahead of print, 2025, <https://doi.org/10.1080/00036846.2025.2495886>.

and evaluative frameworks, rather than as sources of binding regulatory authority.<sup>113</sup>

Clinical legal education has expanded into areas beyond traditional litigation to include technology and digital rights. Law-school clinics focused on cyber law, consumer protection, or religious-freedom advocacy can provide students with direct experience in assisting communities affected by online harms.<sup>114</sup> For example, a clinic might represent a minority faith group facing algorithmic discrimination on a platform, or draft compliance toolkits for start-ups navigating halal certification in e-commerce. These clinics translate abstract principles into actionable remedies, ensuring that interfaith concerns are not overlooked in digital governance.<sup>115</sup>

Policy labs—interdisciplinary teams often housed in universities—offer governments and platforms practical insights grounded in academic rigor. Through white papers, simulations, and consultations, they can propose balanced solutions to contested issues such as online speech, fintech ethics, or data privacy. In contexts where religious sensitivities are acute, policy labs can convene diverse stakeholders—jurists, theologians, computer scientists, and regulators—to design rules that integrate both Sharia values and international best practices. This collaborative model helps transform academic research into regulatory impact.<sup>116</sup>

The digital economy blurs the boundaries between legal reasoning, technical design, and ethical evaluation. Universities can respond by offering joint courses and degree programs that combine law, computer science, and theology.<sup>117</sup> Such curricula not only equip future lawyers with technical literacy but also expose technologists to ethical and religious considerations. For instance,

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<sup>113</sup> Istianah Zainal Asyiqin, “Islamic Economic Law in the Digital Age: Navigating Global Challenges and Legal Adaptations,” *Media Iuris* 8, no. 1 (2025), <https://doi.org/10.20473/mi.v8i1.61800>.

<sup>114</sup> Emma Curryer and Carol Edwards, “Designing Digital Law Clinics for Student Success,” in *Creativity and Critique in Digital Learning and Teaching* (2025), [https://doi.org/10.1007/978-3-031-68086-1\\_11](https://doi.org/10.1007/978-3-031-68086-1_11).

<sup>115</sup> Emmanuelle Bernheim et al., “Collective Advocacy in the Age of Neoliberalism: Getting Political in an Interdisciplinary Law Clinic,” *International Journal of Clinical Legal Education* 32, no. 2 (2025), <https://doi.org/10.19164/ijcle.v32i2.1690>.

<sup>116</sup> Nora Carstens, “Digitalisation Labs: A New Arena for Policy Design in German Multilevel Governance,” *German Politics* 32, no. 2 (2023), <https://doi.org/10.1080/09644008.2021.1887851>.

<sup>117</sup> Joydeep Biswas et al., “The Essentials of AI for Life and Society: An AI Literacy Course for the University Community,” *Proceedings of the AAAI Conference on Artificial Intelligence* 39, no. 28 (2025), <https://doi.org/10.1609/aaai.v39i28.35166>.

a module on “AI and Religious Expression” might analyze both algorithmic moderation practices and Islamic or Christian doctrines on free speech. In this way, academic institutions cultivate professionals capable of navigating pluralistic and technologically complex environments.<sup>118</sup>

Beyond teaching and research, academic institutions can act as norm entrepreneurs, issuing joint statements or guidelines on best practices for digital governance.<sup>119</sup> For example, law faculties in OIC and non-OIC universities could co-author a set of “Principles on Faith-Sensitive Online Governance,”<sup>120</sup> endorsed by theologians and legal scholars. Such statements can inform regulators when drafting legislation and provide platforms with reference standards for content moderation, fintech design, or privacy rules.<sup>121</sup> When articulated through academic independence, these guidelines carry legitimacy across jurisdictions and faith traditions.<sup>122</sup>

Perhaps most importantly, academic institutions provide neutral ground for sustained interfaith dialogue.<sup>123</sup> Journals, conferences, and research networks create forums where Islamic, Christian, and secular scholars can debate contentious issues—blasphemy online,<sup>124</sup> religious-data protection, or Sharia-compliant fintech—without the immediate pressures of political compromise.<sup>125</sup> By publishing in both local and international outlets, universities amplify voices

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<sup>118</sup> Adam Wilk, “Teaching AI, Ethics, Law and Policy,” *arXiv* preprint, arXiv:1904.12470 (2019), <https://doi.org/10.48550/arXiv.1904.12470>

<sup>119</sup> Siddharth Peter de Souza and Linnet Taylor, “Rebooting the Global Consensus: Norm Entrepreneurship, Data Governance and the Inalienability of Digital Bodies,” *Big Data and Society* 12, no. 2 (2025), <https://doi.org/10.1177/20539517251330191>.

<sup>120</sup> Urman and Makhortykh, “How Transparent Are Transparency Reports? Comparative Analysis of Transparency Reporting across Online Platforms.”

<sup>121</sup> Dakota Trithara, “Agents of Platform Governance: Analyzing U.S. Civil Society’s Role in Contesting Online Content Moderation,” *Telecommunications Policy* 48, no. 4 (2024), <https://doi.org/10.1016/j.telpol.2024.102735>.

<sup>122</sup> Gritsenko, “Advancing UN Digital Cooperation: Lessons from Environmental Policy and Governance.”

<sup>123</sup> Heidi A. Campbell, “Looking Backwards and Forwards at the Study of Digital Religion,” in *Religious Studies Review*, vol. 50, no. 1, preprint, 2024, <https://doi.org/10.1111/rsr.17062>.

<sup>124</sup> Shoaib Ul Haq and Ray Yiu keung Kwok, “Encountering ‘the Other’ in Religious Social Media: A Cross-Cultural Analysis,” *Social Media and Society* 10, no. 4 (2024), <https://doi.org/10.1177/20563051241303363>.

<sup>125</sup> Piotr Krocze, “Data Protection and Religious Freedom in the EU in the Context of the Catholic Church in Poland,” *Religions* 16, no. 3 (2025), <https://doi.org/10.3390/rel16030364>.

from diverse traditions, ensuring that global debates about the digital economy remain inclusive and ethically grounded.<sup>126</sup>

## G. Harmonization Roadmap: Practical Steps Forward

The comparative analysis of consumer protection, privacy, speech regulation, fintech ethics, and e-contract governance reveals both common ground and persistent divergences between Sharia-based norms and international legal standards.<sup>127</sup> To move beyond diagnosis, stakeholders must adopt a phased roadmap that operationalizes harmonization without sacrificing legal certainty, market efficiency, or interfaith dignity.<sup>128</sup> The following six actions outline such a pathway.

While ethical legitimacy and normative convergence form an important foundation for harmonizing Sharia and international digital-economy standards, regulatory feasibility ultimately depends on economic incentives faced by global digital platforms. Contrary to the assumption that Sharia-compliant norms appeal only to faith-based motivations, this study argues that market rationality increasingly aligns with faith-sensitive compliance, particularly in jurisdictions with large Muslim consumer bases.<sup>129</sup>

The global Muslim population exceeds 1.9 billion, with Muslim-majority countries representing some of the fastest-growing digital markets, including Indonesia, Malaysia, Pakistan, and the Gulf states. These jurisdictions exhibit high levels of mobile-commerce adoption, fintech usage, and platform-mediated consumption. As a result, Muslim consumers increasingly function as collective market actors, capable of shaping platform behavior through purchasing power, reputational feedback, and regulatory engagement. From an economic perspective, accommodating Sharia-sensitive norms is therefore not a concession to religious ethics alone, but a strategy for market access, retention, and expansion.<sup>130</sup>

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<sup>126</sup> Maniam, “Determinants of Islamic Fintech Adoption: A Systematic Literature Review.”

<sup>127</sup> El Maknouzi et al., “Islamic Commercial Arbitration and Private International Law: Mapping Controversies and Exploring Pathways towards Greater Coordination.”

<sup>128</sup> Simpson, “The Limits of Internet Self-Regulation – the EU’s Policy for Digital Internet Intermediaries.”

<sup>129</sup> Maniam, “Determinants of Islamic Fintech Adoption: A Systematic Literature Review.”

<sup>130</sup> Muhammad Abdullah Idrees and Saif Ullah, “Comparative Analysis of FinTech Adoption among Islamic and Conventional Banking Users with Moderating Effect of Education Level:

Reputational risk constitutes a second major incentive. Digital platforms operate within a trust-based ecosystem in which allegations of unethical conduct—such as facilitating fraudulent halal certification, promoting exploitative fintech products, or mishandling religious data—can trigger consumer boycotts, regulatory scrutiny, and long-term brand damage. In Muslim-majority contexts, reputational harm is amplified by the symbolic dimension of religious compliance, where perceived disrespect toward faith norms can escalate rapidly into social and political controversy. Faith-sensitive compliance thus operates as a form of risk management, reducing exposure to backlash and enhancing platform legitimacy.<sup>131</sup>

A third incentive arises from regulatory arbitrage and legal fragmentation. Platforms that adopt uniform, faith-sensitive compliance frameworks can reduce transaction costs associated with navigating divergent national regulations. For example, aligning fintech design with Sharia principles in advance allows platforms to operate seamlessly across multiple OIC jurisdictions, avoiding costly retrofitting or market exclusion. Similarly, embedding religious-data safeguards consistent with both international privacy law and Islamic conceptions of dignity facilitates smoother cross-border operations. In this sense, Sharia-compliant design functions as a scalable compliance architecture, rather than a jurisdiction-specific constraint.<sup>132</sup>

Finally, faith-sensitive compliance may generate competitive differentiation. As digital markets mature, platforms increasingly compete on ethical branding, transparency, and social responsibility. Offering Sharia-compliant fintech products, verified halal marketplaces, or culturally literate content-moderation systems allows platforms to position themselves as inclusive and socially responsive. Such differentiation is particularly valuable in saturated markets, where trust and ethical credibility influence consumer choice as much as price or convenience.<sup>133</sup>

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A UTAUT2 Perspective,” *Journal of Open Innovation: Technology, Market, and Complexity* 10, no. 3 (2024), <https://doi.org/10.1016/j.joitmc.2024.100343>.

<sup>131</sup> Ayman Abdalmajeed Alsmadi, “Beyond Compliance: Exploring the Synergy of Islamic Fintech and CSR in Fostering Inclusive Financial Adoption,” *Future Business Journal* 11, no. 1 (2025), <https://doi.org/10.1186/s43093-025-00430-z>.

<sup>132</sup> Tri Yuniati, Yuli Andriansyah, and José Duarte Moleiro Martins, “Factors Influencing User Interest in Using Sharia-Compliant Fintech Services: A Case Study of SyarQ in Yogyakarta, Indonesia,” *Journal of Islamic Economics Lariba* 10, no. 1 (2024), <https://doi.org/10.20885/jielariba.vol10.iss1.art27>.

<sup>133</sup> Marhadi Marhadi et al., “Continuance Intention of Fintech Peer-to-Peer (P2P) Financing Shariah: Moderation Role of Brand Schematicity and Digital Financial Literacy,” *Journal of*

Taken together, these factors demonstrate that the adoption of Sharia-compliant norms by global platforms can be justified not only on ethical grounds, but also through economic rationality, reputational calculus, and regulatory efficiency. The harmonization roadmap proposed in this article therefore integrates market incentives with normative legitimacy, rendering faith-sensitive governance plausible even for secular, profit-oriented digital platforms.<sup>134</sup>

The first step is the creation of soft-law guidance to assist platforms in handling religiously sensitive issues.<sup>135</sup> This includes clear protocols for processing religious data, safeguarding against discriminatory profiling, and ensuring respectful content moderation.<sup>136</sup> Drawing on both *maqāṣid al-shariʿah* (objectives of protecting dignity, faith, and property) and international privacy standards (e.g., GDPR Art. 9), such guidance provides platforms with flexible but authoritative benchmarks.<sup>137</sup> Because soft-law is non-binding, it can be rapidly adopted by multinational platforms while leaving room for future refinement through legislative channels.<sup>138</sup>

Second, harmonization requires model contractual clauses that recognize electronic signatures, establish neutral venues for dispute resolution, and integrate faith-sensitive procedures into Online Dispute Resolution (ODR).<sup>139</sup> These clauses should guarantee admissibility of electronic evidence, respect for

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*Open Innovation: Technology, Market, and Complexity* 10, no. 2 (2024), <https://doi.org/10.1016/j.joitmc.2024.100301>.

<sup>134</sup> Afrizal Afrizal, “The Role of Islamic Fintech in Promoting Financial Inclusion in the Digital Economy Era,” *MSJ: Majority Science Journal* 3, no. 4 (2025): 116–128, <https://doi.org/10.61942/msj.v3i4.472>

<sup>135</sup> Gabriela Borz et al., “The EU Soft Regulation of Digital Campaigning: Regulatory Effectiveness through Platform Compliance to the Code of Practice on Disinformation,” *Policy Studies* 45, no. 5 (2024), <https://doi.org/10.1080/01442872.2024.2302448>.

<sup>136</sup> Bart Custers and Helena Vrabec, “Tell Me Something New: Data Subject Rights Applied to Inferred Data and Profiles,” *Computer Law and Security Review* 52 (2024), <https://doi.org/10.1016/j.clsr.2024.105956>.

<sup>137</sup> Taner Kuru, “Lawfulness of the Mass Processing of Publicly Accessible Online Data to Train Large Language Models,” *International Data Privacy Law* 14, no. 4 (2024), <https://doi.org/10.1093/idpl/ipae013>; Sarabdeen and Ishak, “Compliance of Saudi Arabian Personal Data Protection Law 2021 to Islamic Principles of Privacy.”

<sup>138</sup> Borz et al., “The EU Soft Regulation of Digital Campaigning: Regulatory Effectiveness through Platform Compliance to the Code of Practice on Disinformation.”

<sup>139</sup> Ramos Fernández, “Evaluation of Trust Service and Software Product Regimes for Zero-Knowledge Proof Development under EIDAS 2.0”; Okoli and Yekini, “Implied Jurisdiction Agreements in International Commercial Contracts: A Global Comparative Perspective.”



cultural sensitivities, and appeal mechanisms for religious-content takedowns.<sup>140</sup> By embedding intercultural literacy into standard terms of service, platforms can reduce conflict while ensuring legal enforceability across OIC and non-OIC jurisdictions.<sup>141</sup>

Courts play a pivotal role in shaping how digital disputes are resolved. A harmonization roadmap should encourage judges to adopt interpretive canons that reconcile Sharia with international human-rights obligations.<sup>142</sup> For example, when interpreting privacy disputes, courts can invoke *maqāṣid* principles (protection of dignity and property) alongside constitutional guarantees of free expression and non-discrimination. Judicial dialogue across jurisdictions—through comparative citations and international conferences—can further embed these canons into transnational jurisprudence, ensuring consistency while respecting faith-based values.<sup>143</sup>

Regulatory sandboxes represent the fourth phase, offering controlled environments where fintech firms can test Sharia-compliant features under supervision.<sup>144</sup> These may include profit-and-loss sharing BNPL schemes, capped late fees, or halal-compliant investment tools. By integrating Sharia requirements into sandbox entry criteria, regulators ensure that innovation aligns with religious principles without stifling market creativity.<sup>145</sup> The success of

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<sup>140</sup> Xukang Wang, Ying Cheng Wu, and Zhe Ma, “Blockchain in the Courtroom: Exploring Its Evidentiary Significance and Procedural Implications in U.S. Judicial Processes,” *Frontiers in Blockchain* 7 (2024), <https://doi.org/10.3389/fbloc.2024.1306058>; Lin Zou and Dike Chen, “Using Blockchain Evidence in China’s Digital Copyright Legislation to Enhance the Sustainability of Legal Systems,” *Systems* 12, no. 9 (2024), <https://doi.org/10.3390/systems12090356>.

<sup>141</sup> Dóra Pálfi, “Internal Dispute Resolution Systems: Do High Promises Come with Higher Expectations?,” *Hungarian Journal of Legal Studies* 64, no. 3 (2024), <https://doi.org/10.1556/2052.2023.00469>.

<sup>142</sup> Kroczeck, “Data Protection and Religious Freedom in the EU in the Context of the Catholic Church in Poland.”

<sup>143</sup> Eliantonio and Marique, “Comparative Administrative Law in Europe: State-of-the-Art Overview and Research Agenda.”

<sup>144</sup> Lilian Gumbo and Uche A.K. Chude-Okonkwo, “Regulatory Sandbox as a Frontier for Innovation and Sustainability: A Systematic Review,” *Cogent Business and Management* 12, no. 1 (2025), <https://doi.org/10.1080/23311975.2025.2510555>.

<sup>145</sup> Sherin Kunhibava et al., “Selected Issues in the Use of RegTech in the Islamic and Conventional Financial Markets,” *Journal of Islamic Accounting and Business Research* 15, no. 5 (2024), <https://doi.org/10.1108/JIABR-03-2022-0069>.

Malaysia's and the UAE's fintech sandboxes demonstrates how such experimentation can reconcile religious ethics with global market standards.<sup>146</sup>

The fifth step is the establishment of academic partnerships to audit digital practices and provide ongoing training. Universities and research institutes can conduct bias audits of platform algorithms, review fintech models for Sharia compliance, and provide certification courses for judges, regulators, and platform designers.<sup>147</sup> These partnerships transform academic institutions into catalysts of legal-ethical literacy, ensuring that both technical experts and policymakers are equipped to handle interfaith digital challenges.<sup>148</sup>

Finally, harmonization must be sustained through monitoring mechanisms that measure both efficiency and fairness.<sup>149</sup> Platforms and regulators should track metrics such as average complaint-resolution time for faith-sensitive disputes, rates of wrongful takedown of religious content, and outcomes of algorithmic bias audits.<sup>150</sup> Regular public reporting of these indicators promotes transparency, builds trust among religious communities, and signals genuine commitment to interfaith respect in the digital economy.<sup>151</sup>

## Conclusion

This article has argued that the governance of the digital economy must be understood not merely as a technical or economic project, but as a normatively plural and interfaith legal challenge. Its central contribution lies in moving beyond descriptive accounts of Sharia–international law interaction to develop a theory-building framework for digital governance in religiously diverse societies. First, the article conceptualizes global digital platforms as de facto interfaith

<sup>146</sup> Ahmed H. Elsayed et al., "The Impact of FinTech Technology on Financial Stability of the UAE," *Heliyon* 10, no. 19 (2024), <https://doi.org/10.1016/j.heliyon.2024.e38255>.

<sup>147</sup> Adriano Koshiyama et al., "Towards Algorithm Auditing: Managing Legal, Ethical and Technological Risks of AI, ML and Associated Algorithms," *Royal Society Open Science* 11, no. 5 (2024), <https://doi.org/10.1098/rsos.230859>.

<sup>148</sup> Jakob Mökander et al., "Auditing Large Language Models: A Three-Layered Approach," *AI and Ethics* 4, no. 4 (2024), <https://doi.org/10.1007/s43681-023-00289-2>; Nurfarahin Mohd Haridan, Ahmad Fahmi Sheikh Hassan, and Sabarina Mohammed Shah, "External Shariah Auditing in Islamic Banks: What Do Internal Auditors Think?," *Journal of Islamic Accounting and Business Research*, ahead of print, 2024, <https://doi.org/10.1108/JIABR-08-2023-0275>.

<sup>149</sup> Martin Husovec, "The Digital Services Act's Red Line: What the Commission Can and Cannot Do about Disinformation," *Journal of Media Law* 16, no. 1 (2024), <https://doi.org/10.1080/17577632.2024.2362483>.

<sup>150</sup> Koshiyama et al.

<sup>151</sup> Van De Kerkhof and Goanta, "Shadowbanned on X: The DSA in Action."

regulators. By mediating online commerce, financial access, religious expression, and data practices, platforms exercise regulatory power that directly shapes interreligious relations. This reframing shifts scholarly attention from state-centric regulation toward platform governance as a critical site of interfaith legal interaction, a dimension largely underexplored in existing literature.

Second, the study advances the operationalization of *maqāṣid al-sharīʿah* as interpretive legal canons, rather than treating them as abstract ethical aspirations. By deploying *maqāṣid* principles—such as the protection of dignity, property, and social harmony—as tools for doctrinal interpretation across consumer protection, privacy, speech regulation, fintech ethics, and electronic contracting, the article demonstrates how Islamic legal reasoning can function within comparative and transnational legal analysis without collapsing into moral rhetoric. Third, the article integrates interfaith law explicitly into digital governance scholarship, addressing a gap between law-and-religion studies and digital regulation literature. Rather than isolating Sharia compliance as a sectoral concern, the analysis situates it alongside Christian ethical traditions and international human-rights norms, showing how legal pluralism can be managed through institutional design rather than doctrinal homogenization.

Building on these contributions, the harmonization roadmap proposed in this article is reframed not as a policy wish list, but as an institutional design proposal grounded in legal authority, market incentives, and governance feasibility. By combining soft-law guidance, faith-sensitive contractual mechanisms, judicial interpretive canons, regulatory sandboxes, and academic partnerships, the roadmap offers a realistic pathway for aligning religious norms with international digital-economy standards. Ultimately, the article demonstrates that harmonizing Sharia and international law in the digital economy does not require erasing normative difference. Instead, it requires structuring legal and institutional spaces in which plural values can coexist without undermining legal certainty or economic innovation. In doing so, the study contributes a novel analytical lens for understanding digital governance as an interfaith legal project—one that is increasingly indispensable in a globalized, platform-mediated world.

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## DECLARATION OF CONFLICTING INTERESTS

The authors declare that there are no conflicts of interest regarding the publication of this article

## FUNDING INFORMATION

None

## ACKNOWLEDGMENT

The author expresses gratitude to all parties who have provided support and assistance in the preparation of this work.

## GENERATIVE AI STATEMENT

This article employed generative artificial intelligence as a complementary tool to enhance the clarity, structure, and overall coherence of the manuscript. AI assistance was used for language refinement and for supporting the organization of legal and interdisciplinary discussions related to religious diversity and interfaith law in Indonesian workplace contexts. All core ideas, analyses, interpretations, and conclusions are solely the original work of the author(s). The use of AI was limited to editorial support and conceptual structuring to ensure a clearer and more integrated presentation of the manuscript.

## History of Article

Submitted : August 27, 2025

Revised : November 25, 2025

Accepted : December 30, 2025

Published : December 31, 2025

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