

TRANSFORMING SHARIA BUSINESS COMMUNICATION IN THE DIGITAL AGE: NAVIGATING BETWEEN TECHNOLOGICAL ADVANCEMENT AND ETHICAL RESPONSIBILITY

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Abstract

This study investigates the transformation of Sharia-compliant business communication in the digital age, analyzing how technological advancements both challenge and support ethical practices in Islamic economic activities. Using a literature review method, the paper explores patterns, dilemmas, and adaptive strategies for maintaining Sharia values in digital interactions, particularly in the context of e-commerce, financial technology, and social media. Key ethical principles such as *ṣidq* (honesty), *amānah* (trust), and *ʿadl* (justice) are examined alongside real-world digital practices. The study reveals that while digital tools increase efficiency and outreach, they also pose risks such as clickbait, data misuse, and unethical marketing. As a solution, the research proposes adaptive strategies based on *maqāṣid al-sharīʿah*, collaborative regulatory frameworks, and ethical digital literacy for Sharia businesses. This paper contributes to the development of a value-driven framework for ethical communication in Islamic business, balancing modern innovation with timeless Islamic ethics.

Keywords: Sharia Business Communication, Digital Ethics, Islamic Business, *maqāṣid al-sharīʿah*, Adaptive Strategy, Ethical Marketing

INTRODUCTION

The development of digital technology in recent decades has changed the way companies operate and communicate with consumers, partners and the wider community. For Shariah-compliant businesses, communication is not only about efficiency, but should also uphold the values of honesty, fairness, transparency and social responsibility as part of corporate governance and reputation (Dusuki & Abdullah, 2007).

However, digital transformation brings challenges such as the spread of inaccurate information and communication practices that contradict sharia ethics. A case study on the use of chatbots in zakat services shows that technology can neglect the spiritual value of zakat and become merely an administrative activity (Meerangani et al., 2022). Moreover, the adoption of AI in Islamic financial institutions is still limited by high costs and lack of structured Shariah data (Shalhoob, 2025). Therefore, a framework that integrates modern technology with the ethical and spiritual values of Shariah is needed for a balanced and meaningful digital transformation.

METHODOLOGY

This research employs a literature review method to explore how Sharia business communication is evolving in the digital era and how businesses can balance technological

advancements with ethical responsibilities aligned with Sharia principles.

The authors gathered relevant sources from journals, articles, and research papers via platforms such as Google Scholar, ResearchGate, and other academic databases. The literature search was conducted using keywords including “Sharia business communication,” “Islamic business ethics,” “digitalization of business communication,” and “technology in Sharia business.”

After collecting the literature, the authors carefully reviewed and analyzed the content to identify patterns, trends, and challenges present in the practice of Sharia business communication amid the development of digital technology. This process involved examining a range of studies, both quantitative and conceptual, to provide a comprehensive understanding of the topic.

Through this approach, the study aims to offer valuable insights into how the transformation of Islamic business communication progresses alongside technological developments, without compromising the ethical values that serve as its fundamental foundation.

RESULT AND DISCUSSION

1. Transformation of Islamic Business Communication in the Digital Age

1.1 The Evolution of Media and Communication Patterns in the Business World

Digital transformation has fundamentally changed the pattern of communication in the business world, including in the Islamic business sector. Previously, business communication was done conventionally through letters, brochures, or direct meetings, but now it has shifted to interactive digital media, such as social media, instant messaging applications, e-commerce platforms, and the use of artificial intelligence (AI) in reaching and serving consumers.

In the context of sharia business, this evolution of communication media has a significant impact. Sharia-based applications such as GoAmal, Kitabisa Zakat, as well as sharia fintech platforms such as ALAMI and Investree Syariah, have become strategic tools in bridging Muslim businesses and consumers. Through digital media, information related to contracts, halal products, and Islamic financial values can be accessed widely and quickly by the public, in line with the principle of inclusiveness in Islamic economics that encourages participation from all levels of society.

This transformation also creates new opportunities to increase transparency and accountability in Islamic business. With digital platforms, businesses can more easily convey clear and accurate information about their products and services. This is important for building trust among consumers, which is one of the key principles in Islamic business.

However, this transformation demands a new understanding of communication patterns that are not only technically effective, but also ethically and normatively appropriate. Islamic business communication must always maintain harmony with Islamic principles such as honesty, justice, and the prohibition of information manipulation (*gharar* and *tadlis*). (Dusuki & Abdullah, 2007) emphasized the importance of Islamic financial institutions to prioritize Islamic principles in every aspect of their operations, including in communication with customers.

In addition, research by (Khalid et al., 2020) shows that the use of digital media in halal marketing has a significant impact on consumer behavior, especially in Muslim-majority countries such as Jordan. Consumers tend to be more interested in products that are marketed in

accordance with sharia guidelines, suggesting that digital marketing in accordance with Islamic values can increase consumer preferences.

In the face of the challenges and opportunities offered by the digital age, Islamic businesses need to develop innovative and adaptive communication strategies. This includes the use of data analytics to understand consumer behavior, as well as the application of new technologies to improve interaction and engagement with audiences. Thus, Islamic businesses can not only survive, but also thrive in an increasingly competitive digital ecosystem.

1.2 The Role of Technology in Improving Communication Effectiveness

Digital technology has opened up great opportunities for sharia businesses to reach consumers in a wider, faster and more personalized manner. Social media such as Instagram and TikTok are now being used effectively for halal product education and Islamic finance. These platforms allow businesses to deliver information in an engaging and interactive way, thereby increasing public awareness and understanding of shariah-compliant products and services.

E-commerce and marketplaces such as Tokopedia Salam provide special search features for halal and zakat products online, making it easier for consumers to find products that suit their needs. In addition, sharia-based financial applications also provide educational information in an engaging storytelling format, thus reaching a wider and more diverse audience.

Another advantage of this technology is interactivity and personalization. The chatbot feature, for example, allows Islamic financial institutions to provide 24/7 service to customers with low operational costs. Chatbots can answer general questions, provide product information, and assist customers in the transaction process, thereby improving the customer experience. The use of big data and artificial intelligence (AI) also enables more accurate analysis of customer needs, so that communication can be tailored to individual preferences without violating the principles of fairness and openness.

A concrete example of the application of technology in sharia business is Dompot Dhuafa and Baznas, which developed a digital reporting system for the distribution of zakat funds. This system not only increases transparency to muzaki, but also provides convenience in reporting and accountability. With technology, sharia small and medium enterprises can market their products without having to have a physical store, simply with creative content and a wide social media reach (Triko & Nurmasari, 2023).

In this context, Hassan, Rabbani, and Aliyu (2020) stated that the integration of financial technology (fintech) in the Islamic finance ecosystem plays an important role in improving operational efficiency, expanding financial inclusion, and providing new opportunities for Islamic financial institutions to respond to the needs of modern consumers. They also emphasized that the adoption of fintech can strengthen the position of Islamic finance by creating services that are faster, more transparent, and easily accessible to the wider community (Hasan, Hassan, & Aliyu, 2020).

1.3 New Challenges in Sharia Business Communication

While the digital era offers many conveniences, new challenges are emerging, especially in terms of sharia ethics and compliance. One of the main challenges is the practice of clickbait in the promotion of Islamic products. The use of misleading sensational titles to attract attention can go against the principles of *shidq* (honesty) and *amānah* (trustworthiness), potentially damaging the reputation of Islamic businesses and reducing consumer trust. This is in line with the findings

of Hassan, Rabbani, and Aliyu (2022), who highlighted the importance of ethical communication in maintaining the integrity of Islamic financial institutions in the digital era.

In addition, the low level of sharia digital literacy among Micro, Small and Medium Enterprises (MSMEs) makes them vulnerable to using promotional language that is ambiguous and contains elements of *gharar* (uncertainty). *Gharar* in promotional information can cause confusion among consumers and potentially violate the principles of transparency and clarity of contracts in sharia. According to (Anofiu, 2025), awareness of halal and ethical communication needs to be strengthened amidst the wave of digitalization, especially for micro businesses that do not yet have sharia-based communication guidelines.

Personal data protection is a crucial issue in the context of Islamic business. In Islam, personal data protection is included in consumer rights that must be safeguarded in order to realize the principles of justice and benefit. However, in practice, many digital applications and platforms have not fully implemented the principle of data protection optimally. This condition contradicts the concept of *maslahah* (benefit) and *dharar* (harm) which are the basis of Islamic business ethics (Fabiana Meijon Fadul, 2019). This approach is also in line with DSN MUI Fatwa No. 117/DSN-MUI/X/2017 on Personal Data Protection in Sharia Financial Services which emphasizes the importance of maintaining the confidentiality, security and integrity of consumer data as part of sharia responsibility.

Furthermore, fatwa authorities and Islamic financial regulators are still lagging behind in responding to the rapid development of digital technology. While technology is evolving exponentially, sharia regulation is often slow, opening up opportunities for unintentional violations of sharia principles. Hassan, Rabbani, and Aliyu (2022) emphasized the importance of synergy between industry players and regulators in building an innovation framework that remains aligned with *maqāṣid al-sharī'ah* to ensure sustainability and fairness in Islamic business.

Facing this challenge, sharia business players must improve their digital literacy and in-depth understanding of sharia principles in digital communication. This effort can be realized through specialized training, continuous mentoring, and integration of the sharia digital communication curriculum, so that technological innovation can develop without compromising Islamic values and business ethics.

2. Principles of Sharia Ethics in Business Communication

2.1 Foundations of Communication Ethics in Islamic Perspective

Communication ethics in Islam originates from the Qur'an, Hadith, and the principles of *fiqh muamalah*. Key values such as *ṣidq* (honesty), *amānah* (trustworthiness), *'adl* (justice), and *ihsan* (doing good) are basic principles that must be realized in business communication (Ma'ruf, 2010).

Honesty (*ṣidq*) is highly emphasized in QS. Al-Taubah [9]: 119:

"O you who believe! Fear Allah and be among the truthful."

In the hadith narrated by Muslim, it is stated:

"Whoever deceives is not one of us." (HR Muslim, No. 102)

Trustworthiness and responsibility are emphasized in HR Ahmad, which states:

"There is no faith in a person who cannot be trusted and does not keep his word."

Meanwhile, justice (*'adl*) is affirmed in QS. Al-Ma'idah [5]: 8 so as not to be unjust even towards the hated party.

These values form the basis of responsible, fair and honest business communication ethics towards consumers and the wider community.

2.2 Integration of Sharia Values in Digital Communication

The development of digital technology requires business actors to maintain the integrity of Islamic ethics in online interactions.

Transparency of product information is fundamental to avoid the element of *gharar* (uncertainty). This is relevant in electronic commerce, as regulated in DSN-MUI Fatwa No. 108/DSN-MUI/X/2016 on Sharia Business Ethics, which emphasizes the importance of honesty and the absence of manipulative elements in product promotion.

Digital advertising and promotion must avoid elements of lying, pornography, or emotional exploitation. According to (Anshari, 2021), Islamic digital communication demands content that is educative, honest, and builds *ukhuwah*, not those that simply encourage consumption without value.

Consumer data protection is also part of the mandate. In this context, business actors must uphold the principle of responsibility and not misuse personal data, because it is a form of betrayal (*khiyānah*), which is prohibited in Islam.

Ethics in social media, according to (Anshari, 2021), demands noble morals: not spreading hoaxes, not bringing down competitors, and maintaining public ethics. This is in line with the values of *ta'awun* (mutual help) and *ukhuwwah* (brotherhood).

2.3 Moral Dilemmas in the Utilization of Business Technology

The development of digital technology has brought great changes in the business world, especially in online communication and marketing of products (e-commerce). However, these advancements also present significant ethical challenges for Islamic business actors. In this context, moral dilemmas arise when technology is used irresponsibly and contrary to Islamic ethical principles.

One of the main issues is the practice of information manipulation and misleading marketing. According to research by (Aravik, Marnisah, & Hamzani, 2021) in Islamic Business Ethics as a Practical Solution in the Scope of E-Commerce Business, practices such as clickbait, false advertising, and dissemination of inaccurate information are forms of violation of the principles of honesty (*ṣidq*) and transparency that are highly upheld in Islam. This falls under the category of *gharar* (uncertainty) and *tadlīs* (deception), which are clearly prohibited in sharia.

Furthermore, a study by (Dwi Saputra, Rahmatia, Handari Wahyuningsih, & Azhar, 2022) in Online Business Practices: A Study of Islamic Business Ethics Perspective in Indonesia shows that in online business practices in Indonesia, there are still ethical violations caused by a mismatch between Islamic intentions and principles, such as non-compliance with trustworthiness and justice (*'adl*). Islamic business actors need to adopt digital ethics that not only prioritize efficiency and profit, but also maintain social balance and moral responsibility. Thus, although digital technology opens up great opportunities for business growth, Islamic business actors must be able to manage this moral dilemma by making Islamic ethical principles the main foundation in every digital communication and marketing strategy.

3. Literature Review and Adaptive Strategies for Ethical Digital Communication in Sharia Business

3.1 Literature Review: Digital Ethics in Islamic Business Communication

Digital communication ethics in the context of sharia business has become a central issue along with technological transformation. In an Islamic perspective, communication is not just a transfer of information, but also a mandate and part of Islamic morals that must be maintained.

(Anshari, 2021) states that digital communication in Islam requires content that is educative, honest, builds ukhuwah, and stays away from hoaxes, slander, and emotional exploitation. Principles such as *ṣidq* (honest), *amānah* (trustworthy), *'adl* (fair), and *ihsan* (doing good) are the main foundations of Islamic business communication ethics online.

Furthermore, (Aravik et al., 2021) identified practices such as clickbait, misleading advertising, and manipulation of information as forms of violation of the principles of *gharar* (uncertainty) and *tadlis* (deception) which are prohibited in Islam. This reinforces the urgency of the need for regulation and awareness of digital ethics in the Islamic online business space.

3.2 Adaptive Strategies for Ethical Digital Communication

In facing the challenges of digital communication ethics, Islamic business actors need adaptive strategies to stay in line with Islamic values without being left behind in the flow of digitalization. These strategies include:

a) Strengthening Digital Literacy Based on Sharia Values

MSMEs and sharia business actors need to be given training related to digital understanding based on Islamic ethics. This includes the use of promotional language that is honest, not exaggerated, and avoids manipulative elements that are contrary to *maqāṣid al-sharī'ah*.

b) Collaboration between Regulators and Technology Innovators

Shariah regulators such as DSN-MUI need to respond quickly to the development of digital technology. Fatwa DSN-MUI No. 117/DSN-MUI/X/2017 on Personal Data Protection can be used as a guideline in online transactions, especially in maintaining consumer confidence.

c) Technology as a Tool of Taaruf and Tabligh

Digital media should be used as a means of empowerment and spreading Islamic values. Dompot Dhuafa and Baznas are successful examples in utilizing digital zakat reporting system to build public trust.

3.3 Integration with Maqāṣid Al-sharī'ah in Digital Strategy

Every digital adaptive strategy in sharia business must remain oriented towards *maqāṣid al-sharī'ah*, namely:

- Hifz al-din (preserving religion): filtering content that is in accordance with Islamic teachings.
- Hifz al-nafs & al-mal (safeguarding life & property): protecting users from digital fraud and loss.
- Hifz al-'aql (protecting the intellect): presenting educational and non-misleading content.
- Hifz al-nasl (protecting offspring): protecting public morals, especially the younger generation, from negative digital influences.

This maqashid-based strategy makes technology not only an economic tool, but also a productive and sustainable tool for empowerment and da'wah.

CONCLUSION

The transformation of communication in Sharia-compliant businesses demands a rethinking of digital ethics and innovation. This paper finds that integrating *maqāṣid al-sharī'ah* with digital strategies is essential. Practical recommendations include developing Sharia digital literacy, promoting regulatory collaboration, and viewing technology as a tool for ethical empowerment and da'wah. Upholding transparency, fairness, and trust will ensure Islamic businesses remain competitive and principled in the digital era. Future efforts must prioritize continuous dialogue between scholars, regulators, and innovators to build a resilient and ethically grounded digital economy.

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