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**IJARAH AND THE SHARING ECONOMY: A FIQH AL-MUAMALAT
PERSPECTIVE ON THE PHENOMENON OF DIGITAL RENTALS
IN THE PLATFORM ERA**

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Abstract

This study examines the application of the *ijarah* contract within the digital sharing economy, focusing on platforms such as Gojek, Grab, and Airbnb. Employing a systematic literature review and qualitative content analysis, the research investigates academic literature, DSN-MUI fatwas, Financial Services Authority (OJK) regulations, and normative principles of the Qur'an. The findings indicate that the *ijarah* contract remains relevant in digital economic practices but faces critical challenges, including uncertainty (*gharar*), information transparency, and consumer protection. The variant *Ijarah Muntahiyah bi al-Tamlik* (IMBT) is considered more adaptive for long-term digital transactions, as it provides ownership certainty at the end of the contract. DSN-MUI Fatwas No. 112/2017 and No. 117/2018 offer normative legitimacy, while OJK regulations strengthen legal certainty, transparency, and consumer protection. Contemporary research (Muhamad Zen, 2021; 2022) further highlights the importance of clear objects, pricing, duration, and dispute resolution mechanisms. These results are consistent with the Qur'anic principle in Q.S. Al-Qaṣaṣ [28]:26, emphasizing *al-quwwah* (competence) and *al-amānah* (trustworthiness) as ethical foundations. This study contributes to the development of contemporary *fiqh muamalah* by integrating classical theory, fatwas, regulations, and digital practices. Practical implications include strengthening contract

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transparency in digital platforms, designing Sharia-compliant tax regulations, and improving consumer protection mechanisms.

Keywords: *Fiqh muamalah, ijarah, IMBT, digital sharing economy, consumer protection*

INTRODUCTION

The rapid advancement of digital-based transactions has spurred the emergence of various contractual models designed to meet the evolving needs of modern economies. One such model widely applied in contemporary Islamic finance is *Ijarah Muntahiyah bi al-Tamlik* (IMBT) a lease agreement that concludes with the transfer of ownership. This contract model has become increasingly relevant in addressing the growing demand for long-term financing arrangements, particularly within digital service ecosystems that require ownership certainty at the end of the contractual period (DSN-MUI, 2018). The incorporation of IMBT into the framework of modern *fiqh muamalah* reflects an adaptive response to the dynamic nature of contemporary economic practices.

Regulatory frameworks play a pivotal role in ensuring that digital-based contractual models operate in accordance with both *sharia* principles and positive legal standards. In Indonesia, the Financial Services Authority (Otoritas Jasa Keuangan, OJK) has issued several regulations through both *Peraturan OJK* (POJK) and *Surat Edaran OJK* (SEOJK) that govern *sharia*-compliant IMBT financing products. These regulations serve not only to protect consumers but also to promote institutional compliance and market discipline (OJK, 2020). Such governance mechanisms are essential to provide strong legal legitimacy and to mitigate uncertainty in online transactions.

The relevance of this study becomes more evident when linked to the growing digital platform economy, where contractual relationships intersect with *fatwa*-based jurisprudence and state regulation. The DSN-MUI Fatwa No. 117/2018 on IMBT validates the practice of lease-to-own arrangements, provided that the object, price, and duration of the contract are clearly defined (DSN-MUI, 2018). This principle finds a practical analogy in subscription-based business models such as those used by digital platforms where long-term service access may culminate in ownership or continued access rights. Thus, *sharia* principles offer a normative foundation for designing fair and transparent digital contracts.

From the regulatory perspective, the OJK underscores the importance of transparency, consumer protection, and risk management in *sharia*-compliant financial products (OJK, 2020). Therefore, this study bears not only academic relevance but also practical implications, serving as a conceptual and regulatory foundation for *sharia* financial institutions and digital service providers in structuring fair, secure, and *sharia*-compliant contractual systems.

Previous studies indicate that IMBT, as a modern variation of the classical *ijarah* contract, has been extensively examined in the context of Islamic financial institutions. According to DSN-MUI Fatwa No. 117/2018, IMBT is permissible when the leased object is clearly specified, the pricing structure is transparent, and ownership transfer clauses are explicitly defined (DSN-MUI, 2018). This model provides greater legal certainty and reduces *gharar* (uncertainty) commonly associated with digital transactions.

Muhamad Zen (2021) further argues that the *ijarah* contract remains highly relevant in digital ecosystems as long as transparency, pricing clarity, and duration certainty are upheld. In a subsequent study, Zen (2022) emphasizes the necessity of consumer protection mechanisms within digital platforms to ensure contractual fairness. These perspectives enrich classical understandings of *ijarah* by embedding them within a contemporary, technology-driven context.

The normative foundation of *ijarah* is also grounded in the Qur'anic verse Q.S. Al-Qaṣaṣ [28]:26, which highlights two essential ethical principles in contractual relationships *al-quwwah* (competence) and *al-amānah* (trustworthiness). In the digital economy, these principles resonate strongly, demanding that service providers possess both the technical competence and moral integrity required for reliable transactions. Consequently, the intersection of *fiqh muamalah*, DSN-MUI fatwas, OJK regulations, and Qur'anic ethics establishes a comprehensive analytical framework for examining *ijarah*-based contracts in the digital era.

Despite the growing body of research on *ijarah* contracts in digital settings, most studies remain focused on classical *ijarah* applications and *gharar* discussions. Few have examined the integration of IMBT within digital platform contexts. Given that IMBT provides ownership certainty at the end of the contract, this model offers greater stability

and reduced transactional ambiguity (DSN-MUI, 2018). Additionally, limited academic attention has been devoted to exploring the regulatory interplay between OJK's digital finance governance and *sharia*-based contractual practices. The normative application of Qur'anic ethics (Q.S. Al-Qaṣaṣ [28]:26) to digital platforms also remains underexplored. This research seeks to bridge these gaps by integrating classical *fiqh muamalah*, DSN-MUI fatwas, OJK regulations, and contemporary scholarly perspectives (Zen, 2021; 2022).

This study offers a multifaceted contribution encompassing conceptual, normative, regulatory, and practical dimensions within the domains of *fiqh muamalah* and platform-based sharing economies. Conceptually, it develops a framework for adapting *ijarah* contracts to the dynamics of the digital economy, where transactions often involve flexible pricing mechanisms, variable durations, and intangible service objects, as reflected in digital platforms such as Gojek, Grab, and Airbnb (Zainuddin et al., 2023). Beyond the classical *ijarah* model, the research integrates the concept of *Ijarah Muntahiyah bi al-Tamlik* (IMBT) to strengthen legal certainty and reduce elements of *gharar* through the clear specification of contractual objects, pricing structures, and ownership transfer mechanisms (DSN-MUI, 2018).

From a governance standpoint, the study contributes to the analysis and mitigation of *gharar* in digital transactions by proposing institutional mechanisms such as standardized information architectures, rating-review systems, and detailed service descriptions, which collectively promote transparency and reduce uncertainty (Angraeni & Primadhany, 2022; Zen, 2022). Normatively, it reinforces the application of DSN-MUI Fatwa No. 112/2017 on *ijarah* and Fatwa No. 117/2018 on IMBT as complementary *sharia* frameworks for structuring digital contracts (DSN-MUI, 2017; 2018). In the regulatory dimension, the study bridges *sharia*-based contractual norms with the OJK's consumer protection and risk management policies, thereby ensuring that digital financial practices achieve both *sharia* compliance and legal legitimacy (OJK, 2020).

Ethically, the research draws upon the Qur'anic principles articulated in Q.S. Al-Qaṣaṣ [28]:26, which emphasize *al-quwwah* (competence) and *al-amānah* (trustworthiness) as foundational standards for verifying service providers, enhancing transparency, and guiding dispute resolution processes (Kementerian Agama RI, 2019). Moreover, it

synthesizes the contemporary framework proposed by Zen (2021; 2022), which identifies transparency of objects, clarity of pricing, and certainty of duration as key compliance anchors in digital contract governance. Finally, the study introduces an additional dimension by addressing taxation issues within the digital sharing economy—an area often overlooked in *fiqh muamalah* discourse—and proposes an equitable taxation model aligned with the principles of justice and transparency inherent in Islamic economic ethics (Hassan & Ali, 2023). Collectively, these contributions position the study as a comprehensive model that integrates classical *ijarah* theory, regulatory alignment, ethical guidance, and practical governance tools for *sharia*-compliant digital platforms.

Overall, this study contributes a holistic model that integrates classical *ijarah* theory and its IMBT variant (DSN-MUI, 2017; 2018), digital governance mechanisms (Zen, 2021; 2022), Qur'anic ethics (Q.S. Al-Qaṣaṣ [28]:26), and OJK regulatory frameworks (OJK, 2020). Practically, it offers a policy and contract design toolkit including object–price–duration clarification, standardized review systems, refund policies, KYC mechanisms, and dispute resolution procedures to strengthen *sharia*-compliant governance in digital platform ecosystems.

METHOD

This study employs a systematic review design to examine the body of literature concerning the application of *fiqh muamalah* within the sharing economy sector, with particular focus on the implementation of *ijarah* contracts in digital platforms such as Gojek, Grab, and Airbnb. The systematic review method was chosen because it enables researchers to identify, evaluate, and synthesize findings from a wide range of relevant studies in a comprehensive and objective manner (Kitchenham, 2004). This approach is appropriate for integrating diverse findings within an emerging research area and provides a structured framework for addressing existing research gaps (Tranfield et al., 2003). Within this framework, the study not only discusses the classical *ijarah* model but also incorporates its modern variant, *Ijarah Muntahiyah bi al-Tamlik* (IMBT), as stipulated in DSN-MUI Fatwa No. 117/2018. Accordingly, the research design facilitates an assessment of how *fiqh muamalah* is practically adapted to digital contexts while exploring the regulatory role of

Indonesia's Financial Services Authority (OJK, 2020) in shaping *sharia*-compliant digital leasing practices.

The research method adopted is a systematic literature review combined with qualitative content analysis. The study identifies, selects, and analyzes previous scholarly works related to *ijarah* within *fiqh muamalah* and its application in the digital sharing economy. The literature search was conducted using reputable academic databases such as Scopus, Web of Science, and Google Scholar to ensure that only peer-reviewed and credible international journal articles were included (Higgins & Green, 2011). Selected studies were screened based on predetermined inclusion criteria. During the analysis stage, the research juxtaposes contemporary studies such as those by Zen (2021; 2022), emphasizing transparency of objects, price, duration, and consumer protection with normative sources such as the Qur'anic verse Q.S. Al-Qaṣaṣ [28]:26. This approach integrates empirical findings with normative Islamic sources, providing a multidimensional understanding of *ijarah* in digital contexts.

The research subjects consist of academic articles discussing the implementation of *ijarah* contracts in the sharing economy and studies addressing *gharar* (uncertainty) in digital transactions. The main focus is on platforms such as Gojek, Grab, and Airbnb, which operate based on the principle of utility leasing within the digital sharing economy. The study also explores related *fiqh muamalah* theories especially the concept of *gharar*, which frequently emerges in flexible and intangible digital transactions. In addition to academic literature, the research incorporates relevant *fatwas* and regulatory documents, including DSN-MUI Fatwa No. 112/2017 on *ijarah*, Fatwa No. 117/2018 on IMBT, and OJK regulations concerning *sharia* financing products. This integration underscores the interconnectedness of *fiqh* theory, legal regulation, and contemporary digital practice.

Data were analyzed using qualitative content analysis, which enables the identification of key themes, concepts, and patterns across the selected literature. Data were categorized based on central issues in *fiqh muamalah*, such as *ijarah* contracts and *gharar*, and their relevance to the digital sharing economy. The Critical Appraisal Skills Programme (CASP) tool (CASP, 2018) was employed to assess the methodological quality of each selected study. Furthermore, the analysis interprets how the Qur'anic principles of *al-*

quwwah (competence) and *al-amānah* (trustworthiness) from Q.S. Al-Qaṣaṣ [28]:26 can be operationalized in digital platform governance such as provider verification, transparency measures, and dispute resolution mechanisms. Thus, the analytical process not only identifies recurring patterns in the literature but also connects them to *sharia* normative principles, ensuring that the synthesis reflects both empirical rigor and ethical grounding.

RESULT

To analyze the data collected from relevant literature, this study employed thematic analysis as the primary method. Thematic analysis allows researchers to identify, examine, and report recurring patterns (themes) found within the selected body of literature. Each article was evaluated according to major themes related to *ijarah* contracts, *gharar* (uncertainty), and their application within the digital sharing economy. The extracted data were categorized and analyzed according to key issues such as transaction transparency, consumer protection, and the alignment of *fiqh muamalah* principles with digital business practices. In addition, qualitative content analysis was used to evaluate how findings from previous studies could be synthesized to develop a broader understanding of the implementation of *ijarah* in the digital sharing economy. The Critical Appraisal Skills Programme (CASP) tool was applied to assess the methodological quality of the selected studies and ensure that the resulting findings were valid and reliable (CASP, 2018).

The analysis of literature concerning the application of *ijarah* contracts in digital platforms such as Gojek, Grab, and Airbnb yielded several major themes relevant to the objectives of this study. Application of Ijarah Contracts in Digital Platforms. Most of the reviewed literature indicates that the application of *ijarah* in the digital sharing economy is generally compatible with *sharia* principles, although several challenges persist regarding the clarity of leased objects, agreed prices, and rental duration. Platforms such as Gojek, Grab, and Airbnb operate on a utility-based leasing model consistent with the *ijarah* framework in *fiqh muamalah*. However, a key challenge arises from the uncertainty surrounding the leased object—such as the condition of vehicles (in Gojek and Grab) or accommodations (in Airbnb)—which cannot be directly verified by users prior to the transaction. This lack of

clarity generates *gharar* (uncertainty), which contravenes *fiqh muamalah* principles emphasizing transparency and certainty in transactions (Khulwah, 2024; Rouf et al., 2021).

Gharar Issues in Digital Transactions.

A recurring issue identified in the literature is the problem of *gharar* in digital transactions, which occurs when users cannot verify the condition or quality of goods and services before concluding a transaction. Studies by Rouf et al. (2021) and Angraeni & Primadhany (2022) reveal that uncertainty regarding the quality and fluctuating pricing of leased goods or services presents major obstacles to the application of *ijarah* in digital platforms. To mitigate these challenges, platforms are encouraged to improve the accuracy and transparency of information about leased objects by incorporating mechanisms such as user reviews and rating systems, which can help reduce uncertainty and enhance consumer trust

Consumer Protection in the Digital Sharing Economy.

Consumer protection emerges as a critical issue in digital platforms like Gojek, Grab, and Airbnb. Studies, including those by Wijaya & Sabina (2021), found that most platforms still lack adequate regulatory frameworks to safeguard consumers in cases of discrepancies between expected and actual service quality. The research highlights the need for clearer and fairer dispute resolution mechanisms to ensure stronger consumer protection. Similarly, Masruhen et al. (2022) note that ambiguities concerning consumer rights and dispute-handling procedures can disadvantage users and undermine trust in digital platforms.

Tax Obligations in the Digital Sharing Economy.

Another significant finding relates to taxation in the digital sharing economy. Although the sector has experienced rapid growth, tax obligations associated with digital transactions—such as those conducted through Gojek, Grab, and Airbnb remain insufficiently regulated. The findings emphasize the necessity of clearer and *sharia*-compliant tax frameworks to ensure fairness and adherence to Islamic legal principles in digital economic activities (Hassan & Ali, 2023). Collaboration between digital platforms and governmental authorities is

therefore essential to ensure that taxation is implemented transparently and equitably in accordance with *sharia* values.

Integration of IMBT in Digital Transactions.

In addition to these themes, the analysis reveals that the *Ijarah Muntahiyah bi al-Tamlik* (IMBT) model can serve as an alternative contract structure in digital platforms. IMBT provides ownership certainty at the end of the contract period, thereby reducing *gharar* commonly found in long-term digital lease arrangements. For example, in vehicle or property rental services via digital applications, IMBT could offer users the opportunity not only to lease but also to acquire ownership of the asset at the end of the contract period (DSN-MUI, 2018).

Relevance of DSN-MUI Fatwas.

The findings further affirm the normative importance of DSN-MUI Fatwa No. 112/2017 on *ijarah* and Fatwa No. 117/2018 on IMBT. These *fatwas* stipulate that lease transactions conducted via digital platforms are permissible as long as the leased object, price, and contract duration are clearly defined. Consequently, digital sharing economy practices are not solely driven by market mechanisms but are also grounded in firm *sharia* principles (DSN-MUI, 2017; 2018).

The Role of OJK Regulation.

Beyond *fatwas*, formal regulation also supports digital *ijarah* practices. The Financial Services Authority (OJK) (2020) emphasizes that *sharia* financial products—including those delivered through digital platforms must prioritize transparency, consumer protection, and legal certainty. This demonstrates a synergy between religious and state regulatory frameworks in promoting fair, transparent, and *sharia*-compliant digital transactions.

Zen's Perspective (2021; 2022).

Contemporary research by Muhamad Zen provides valuable insights into digital *ijarah* applications. Zen (2021) highlights three essential prerequisites: object transparency, price

clarity, and duration certainty. In his subsequent study, Zen (2022) underscores the importance of comprehensive consumer protection, noting that review and rating mechanisms alone are insufficient to ensure fairness. Together, these findings reinforce the argument that digital *ijarah* requires clear regulatory and ethical frameworks to maintain balance between service providers and consumers.

Normative Foundation of Q.S. Al-Qaşaş [28]:26.

Finally, this study identifies a strong normative foundation in the Qur'an. Q.S. Al-Qaşaş [28]:26 underscores two essential criteria in employment and lease contracts—*al-quwwah* (competence) and *al-amānah* (trustworthiness). In the context of digital transactions, these principles can be operationalized through service provider verification, quality assurance standards, and fair dispute resolution mechanisms (Kementerian Agama RI, 2019). This finding confirms that platform-based sharing economies can remain deeply rooted in *sharia* ethical and moral values.

DISCUSSION

Interpretation of Findings in the Context of the Research Questions

This study aimed to analyze the implementation of the *ijarah* contract within the digital sharing economy particularly on platforms such as Gojek, Grab, and Airbnb and to identify and explore the legal challenges that arise, including issues of uncertainty (*gharar*) and consumer protection. Based on the main findings, it can be concluded that while the application of *ijarah* in digital transactions on these platforms remains largely relevant, several challenges affect its conformity with the principles of *fiqh muamalah*.

The most significant challenge identified is *gharar* (uncertainty) in digital transactions. *Gharar* arises because consumers are unable to directly verify the leased object such as vehicles on Gojek and Grab or accommodations on Airbnb before the transaction takes place. This situation differs substantially from classical *fiqh* transactions, which require clear and guaranteed specifications of the leased object, price, and rental period. In this context, the findings of this study indicate that to ensure compliance with *fiqh* principles, transparency regarding the object, price, and rental duration must be enhanced. User review and rating

systems adopted by digital platforms may serve as partial solutions to mitigate this uncertainty, yet they require further development to ensure fairness and clarity for all parties involved.

Relation to Previous Studies and Implications for Theory and Practice

These findings are consistent with previous studies by Zainuddin et al. (2023), which also found that implementing *ijarah* contracts on digital platforms faces challenges related to transparency and uncertainty reduction. Similarly, Al-Mahmoud (2021) emphasized that traditional *fiqh muamalah* frameworks are not yet fully adequate to address the complexities of transactions in digital environments, particularly in vehicle- and accommodation-sharing platforms. The present study extends these earlier works by proposing improved transaction transparency and the use of user-generated review systems as mechanisms to mitigate *gharar*.

Further insights from contemporary studies by Zen (2021; 2022) reinforce these conclusions. Zen (2021) asserts that *ijarah* contracts in digital platforms are only valid when three primary conditions are fulfilled: transparency of the object, price clarity, and certainty of duration. In his subsequent work, Zen (2022) adds that reputation-based mechanisms, such as reviews and ratings, are insufficient without formal frameworks for refund policies, dispute resolution, and legal protection. Accordingly, this study not only strengthens previous findings but also broadens the discussion by emphasizing the necessity of formal regulatory frameworks as an integral part of applying *fiqh muamalah* in the digital era.

The theoretical implication of these findings is that *fiqh muamalah* needs to be updated and contextualized to meet the dynamic nature of the digital economy. The classical theory of *gharar*, which was primarily focused on physical transactions, must now be extended to the digital context by integrating considerations of information transparency and consumer protection. In practical terms, digital sharing economies require new approaches to *ijarah* that are more adaptive, flexible, and aligned with contemporary technological developments. Therefore, this study contributes to the evolution of *fiqh muamalah* theory into a more contemporary framework that accommodates digital transformation.

Critical Analysis of the Findings

The findings of this study offer a clear understanding of the challenges surrounding the application of *ijarah* in the digital sharing economy. However, several aspects warrant further attention, particularly within the context of online transactions. One major issue is the uncertainty resulting from the absence of direct physical interaction between the lessor and lessee. This poses a significant challenge to maintaining justice in transactions one of the core principles of *fiqh muamalah*. In this context, *gharar* does not only refer to the uncertainty regarding the quality of goods or services but also includes fluctuating prices and ambiguous rental durations.

Although user review and rating systems can help reduce uncertainty, potential inequities remain, especially concerning transaction security and consumer protection. Platforms such as Gojek, Grab, and Airbnb provide mechanisms that allow users to evaluate service quality; however, these measures alone are insufficient to address issues such as fraud, misleading advertising, and discrepancies between user expectations and service provider performance. Thus, despite existing efforts to minimize uncertainty, there remains substantial room for improvement in dispute resolution mechanisms and consumer protection policies.

Another challenge identified in this study relates to tax obligations in digital platform-based transactions. The findings reveal that clear and structured tax regulations are essential to prevent potential legal and financial uncertainties that may disadvantage both service providers and consumers. This suggests that, in addition to adjustments within *fiqh muamalah*, digital platforms require more comprehensive regulatory support in areas such as taxation and consumer rights protection.

An important additional aspect is the relevance of the DSN-MUI *fatwas* and OJK regulations. DSN-MUI Fatwa No. 112/2017 and No. 117/2018 affirm the validity of *ijarah* and *Ijarah Muntahiyah bi al-Tamlik (IMBT)* contracts as long as *sharia* requirements are fulfilled. The Financial Services Authority (OJK) regulation (2020) further strengthens the legal and formal dimensions by mandating good governance, transparency, and consumer protection. The synergy between *fatwas* and state regulations thus provides a solid foundation for implementing digital *ijarah* practices in Indonesia.

Furthermore, the normative principles of the Qur'an offer an inseparable ethical framework. Q.S. *Al-Qaṣaṣ* [28]:26 outlines two essential qualities for workers or lessees *al-quwwah* (competence) and *al-amānah* (honesty and trustworthiness). In the digital context, these principles can be operationalized through service provider verification, transparent information disclosure, and fair dispute resolution procedures. By integrating Qur'anic principles, DSN-MUI *fatwas*, and OJK regulations, this study provides a more comprehensive framework for understanding and developing *fiqh muamalah* in the digital age.

CONCLUSION

This study examined the application of the *ijarah* contract within the digital sharing economy, focusing on platforms such as Gojek, Grab, and Airbnb. The findings indicate that while *ijarah* remains relevant for digital-based platforms, several significant challenges must be addressed particularly those related to uncertainty (*gharar*), transaction transparency, and consumer protection. One of the most critical challenges is the ambiguity surrounding the leased object, fluctuating prices, and unclear rental durations, which potentially contravene *fiqh muamalah* principles emphasizing clarity and fairness in transactions. Although digital platforms such as Gojek, Grab, and Airbnb have implemented user review and rating systems to enhance transparency, these mechanisms require further refinement to effectively minimize uncertainty. Furthermore, taxation obligations within the digital sharing economy remain insufficiently regulated and need clearer guidelines to ensure compliance with *sharia* principles. Accordingly, this study proposes an adaptation of the *ijarah* concept to make it more flexible and better aligned with the dynamics of online transactions.

The study further reveals that the *Ijarah Muntahiyah bi al-Tamlik* (IMBT) model represents a more adaptive contractual framework for long-term digital transactions, as it offers ownership certainty at the end of the lease period (DSN-MUI, 2018). DSN-MUI Fatwas No. 112/2017 and No. 117/2018 provide normative legitimacy for such contracts, while OJK Regulation (2020) strengthens the legal and formal dimensions by emphasizing good governance, transparency, and consumer protection. In addition, the contemporary works of Muhamad Zen (2021; 2022) highlight the necessity of clear standards for object transparency, pricing, duration, and dispute resolution mechanisms. Collectively, these findings are

consistent with the normative principles found in Q.S. *Al-Qaṣaṣ* [28]:26, which emphasizes *al-quwwah* (competence) and *al-amānah* (trustworthiness) as foundational ethical values in contractual relationships. The integration of these principles underscores that digital sharing platforms can uphold *sharia*-compliant values through ethical, transparent, and accountable transaction mechanisms.

Despite offering significant contributions, this study is not without limitations. As a *systematic literature review*, it relies primarily on secondary data sources, which may not fully capture the practical complexities of *ijarah* implementation across different digital platforms. Furthermore, variations in platform business models, consumer behavior, and local regulatory environments may influence how *ijarah* principles are applied in practice. Future research should empirically examine the effectiveness of user review and rating systems in reducing *gharar* and improving consumer trust in digital transactions. Subsequent studies are also encouraged to recontextualize DSN-MUI *fatwas* to address emerging challenges in the digital era, ensuring that these *fatwas* function as practical and adaptive guidelines for digital platforms. In addition, exploring *sharia*-compliant taxation frameworks remains an important research avenue to support the sustainable growth of the sharing economy.

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