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The Digital Economy: Opportunities and Difficulties Islamic Economy's Future

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Abstract:
The advent of technical innovation and economic digitalization via social media platforms and shopping applications has an impact on community social and economic activity. The manual, traditional economic system has been replaced by a modern one. A basic definition of a digital economy is any economic output that uses multifunctional internet-based technologies applied in a variety of digital business models for products or services. The expansion of the Islamic economy's involvement in e-commerce must be promoted in order to support the rise of financing via the digital economy and the empowerment that comes with it. One approach that can be used to create halal product innovations that are popular on the digital economy platform is principle-based regulation. With this technology, one would anticipate that. The results of this study demonstrate that initiatives to support innovation, entrepreneurship, and economic expansion may present a chance to increase access, particularly to Islamic economic inclusion. The digital economy is also anticipated to serve as a platform for the exchange of knowledge about how to better public services, finance, or social services, as well as new technologies that could offer all societal levels first-rate, quick, and reasonably priced Islamic economic services while also enhancing the effectiveness and efficiency of economic activity.

Keywords:
Digital Economy, Economic Growth, Islamic Economy.

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INTRODUCTION

The community's social and economic activities are impacted by the rise of technology innovation and economic digitalization through social media or retail applications. The traditional manual economic system has given way to a more contemporary one. Although it is not yet widely accepted, the digital economy can be defined as the portion of the economy that includes internet-based technology used for many purposes and employed in a range of digital goods and services business models. It is necessary to promote sharia economics' role in electronic-based trade (e-commerce) and support it for funding expansion via the digital economy and empowering the national economy. One of the roles that can be played in creating innovative sharia products that are becoming popular on the digital economic platform is principle-based regulation (Arif, Z. et all., 2022).

The sharia economy is anticipated to serve as a bridge to achieve financial inclusion in the digital economy through the use of this technology, which is expected to increase the sharia

economic growth sector in Indonesian society. Examples of this include: (a) platform accessibility for the unbanked segment; (b) strong collaboration between sharia financial service providers through the digital economy; (c) the expansion of digitalized sharia banking practices; (d) media for regulators to develop the sharia economy; and (e) a ladder to move up from the MSME level to startups. Expanding access, particularly to sharia economic inclusion, can be facilitated by initiatives to promote entrepreneurship, innovation, and economic growth. Furthermore, it is anticipated that the digital economy will serve as a channel for exchanging knowledge about how to enhance public services, funds, or social services, as well as new technologies whose existence will likely present chances to offer top-notch, quick, and reasonably priced sharia economic services to all societal strata.

Using the e-commerce market to shop for goods is one example of how people's activities in the digital economy are made more convenient. Between attention-grabbing and energy-draining work activities, this activity is a productive way to pass the time. However, not everyone benefits from using digital economic applications or social media product promotions; this is because not all societal levels have had access to digital economic technology. It is thought to be crucial to carry out more research on this topic, particularly on sharia economic policies based on standard categories and their execution, in order to comprehend and analyze this occurrence. The problem formulation in this study is explained as follows: 1. How will the sharia economy's prospects be impacted by the digital economy going forward? 2. How does the sharia economy's future issues be impacted by the digital economy? 3. How does the emergence of the digital economy impact the prospects and problems facing the sharia economy at the same time?

According to Kotler, there are factors that influence sales volume, such as the presence of online apps linked by an internet network that facilitate direct communication between customers and business actors (Philip Kotler, 2005). Meanwhile, three elements can impact sales volume, according to Basu Swastha: distribution, pricing, promotion, and kind of goods (Basu Swastha, 2001). Daryanto defines promotion as a one-way information flow that guides a business or individual with the intention of influencing sales (Ayu Sri Rahayu, 2018). In contrast, promotion, in the words of Danang Sunyoto, is a concoction of public relations, face-to-face sales, advertising, and publicity that is intended to boost a business's volume of sales. (Sunyoto Danang, 2015).

This suggests that the reach of promotional material is expanded by the digital economy. Basu Swastha also mentioned that campaigns, gift-giving, promotions, and demonstrations affect sales volume (Basu Swastha, 2001). Drawing from the various hypotheses presented, it is possible to deduce that increased use of digital applications, such as social networking and retail apps, will boost economic activity. Given the potential for the development of digital applications, including social media and shopping applications, which have great potential to support the development of the online digital economy industry in Indonesia through sharia economics, research is necessary, based on the data presentation, to explain the gaps that the community actually feels in digital economic activities.

METHOD

With an infinite population, this study employs a quantitative methodology, and a questionnaire is used as a research tool to randomly select samples. Statistical techniques are then applied to test the sample (Wulandari, & Andhita Dessy, 2017). It is anticipated that information for this study will be gathered by primary data collected through questionnaires and interviews. In order to learn more about the community's potential and struggles in navigating the opportunities and challenges presented by the digital economy, interviews were done. The answers to the study's variables were obtained from the respondents via the questionnaire.

RESULTS AND DISCUSSION

Result

Result in this study is the impact of the digital economy on the prospects of the Sharia economy in the future is increasingly significant. With the rapid growth of digital platforms, fintech, and e-commerce, the Sharia economy has vast opportunities to expand its market reach and efficiency. Digitalization allows halal products and Islamic financial services to be accessed more broadly, not limited by geographical boundaries. For instance, the presence of Sharia-compliant e-wallets, peer-to-peer lending platforms, and blockchain-based zakat management systems opens new horizons for inclusive and transparent economic growth. These innovations strengthen the position of the Sharia economy as a competitive alternative in the global financial system.

At the same time, the digital economy also presents challenges that directly affect upcoming issues in the Sharia economy. The main problem lies in ensuring compliance with Sharia principles amid the rapid growth of digital financial products. Questions such as how to avoid elements of riba, gharar, and maysir in online transactions become crucial. Moreover, the issue of consumer protection, data security, and the standardization of halal certification in digital platforms must be addressed carefully. Without clear regulation and reliable Sharia governance, the rapid digital transformation may bring risks that contradict the values of Islamic economics.

When examined simultaneously, the digital economy brings both prospects and problems that shape the future landscape of the Sharia economy. On one hand, it creates potential for massive market expansion, efficiency, and innovation that could accelerate the growth of halal industries worldwide. On the other hand, it introduces complex challenges that require strategic responses from regulators, scholars, and industry players. The dynamic between these opportunities and issues reflects how the Sharia economy must remain adaptive while staying firmly rooted in Islamic values.

Therefore, the future of the Sharia economy in the digital era will depend on its ability to integrate innovation with compliance. Collaboration between technology developers, Sharia scholars, policymakers, and business actors is urgently needed to create a balanced ecosystem. By doing so, the Sharia economy can maximize the benefits of digital transformation while minimizing potential risks. If these steps are realized, the Sharia economy is not only able to survive but also to lead as a sustainable and ethical economic system in the digital age.

Discussion

1. The Impact of the Digital Economy on Sharia Economic Prospects in the Future

The advancement of information and communication technology in modern times has led to several innovations in a variety of fields, such as Islamic finance and/or Islamic entrepreneurship. In light of the prospect of scarce job prospects, Islamic economics is anticipated to be able to respond to these chances on a practical level by initiating and overseeing Islamic entrepreneurship. Islamic economics can now play a major role in the digital economy, particularly in the Islamic banking industry, which is beginning to show signs of vigor. The digital economy is projected to provide ease, comfort, speed, efficiency, security, and flexibility in economic transactions, allowing the general public to continue operating their enterprises despite their high degree of mobility.

Economic activities, like online payment transactions, are simple because they can be carried out by Islamic entrepreneurs, who include both buyers and consumers as well as sellers and producers. Additionally, Islamic banking can be involved, giving both parties easy access to conduct transactions with the goal of sporadically expanding Islamic economic activities. Based on the outcomes of the prior examination, the variable's significance value is 0.00 <0.05 and the computed t value> t table is 3.756 > 1.6595, indicating that $H0$ is declined and $H1$ is approved. This indicates that the potential for the Sharia economy to grow and spread is influenced to some extent by the digital economy variable. Meanwhile, access to the digital economy is available around-the-clock, both online and off. This means that a wide range of adaptable apps may be used to conduct transactions whenever and wherever it is needed, allowing anyone to do so quickly and with the convenience of payment.

Opportunities such as this are hard to come by in a traditional sales system since customers have to visit the market or store, and if the preferred transfer system is being used for payment, the buyer has to visit the bank or use an ATM. Generally speaking, purchasers and consumers are hesitant, particularly if they are involved in significant activities that are hard to abandon, which raises the likelihood that the purchase transaction will not go through. In order to create confidence between the two parties and enable more transactions and sharia economic operations as well as the best possible use of opportunities, the digital economy is progressively anticipating this and working to uphold consumer and buyer trust.

2. The impact of the digital economy on the sharia economy's upcoming issues

Social media is one outcome of the advancement of technology in the communication area. Since sales are a component of communication, social media's influence extends to financial transactions. These economic operations use social media promotion. One of the issues facing Islamic economics in the future is how to make the most of social media given its extensive network and accessibility practically 24/7. The previous test's results indicated that the variable's significance value was 0.00 <0.05. The computed t value was found to be more than the t table, specifically 6.069 > 1.6595, meaning that $H0$ was rejected and $H1$ was approved. According to this finding, the Islamic economic challenge variable is partially influenced by the digital economy variable.

Currently, the majority of Muslim consumers use the digital economy to engage in Sharia-compliant business practices. A new, highly precise, quick, and expansive marketing environment has emerged as a result of the digital economy. In addition, manufacturers and sellers can use the digital economy to directly construct or present their items to the "world" with "fingers" by forming personal marketing networks with Muslim consumers. Promotion through digital media is one of the Sharia economic activities; it is classified as an activity that is reasonably priced and, if managed well, has a very large effect. For these reasons, promotion through digital media can have a significant impact on the Sharia economy's future challenges. Creating engaging material to capture consumers' and purchasers' attention is one of promotion's challenges.

One of the problems facing the Sharia economy is how to pique the interest of the public and consumers in engaging in Sharia-compliant banking or business. The need for Sharia banking and/or Sharia entrepreneurship to demonstrate that the economic activities undertaken are worthwhile of the transactions undertaken presents another difficulty for the Sharia economy. As a result, it is critical that the goods meet high standards to prevent Muslim customers from feeling duped or let down. This is crucial because, in the current digital economic system, a product's physical shape is direct and genuine even though customers cannot see or understand it.

3. The simultaneous impact of the digital economy on the prospects and problems facing the Sharia economy in the future

The challenges and prospects facing the Sharia economy in the future are greatly impacted by the digital economy, as previously said. According to Basu Swastha, other elements that affect sales include advertising, product launches, campaigns, and gift-giving because the idea behind these is to get customers to repurchase the same products. This way, Sharia banks and/or entrepreneurs can respond effectively to obstacles and seize opportunities, accelerating the pace of Sharia economic growth. A significant value of 0.00 <0.05 was found based on the results of the prior test, and the calculated F value> F table, or 63.446> 3.93, was achieved. This demonstrates that $H0$ is turned down and $H1$ is approved. This indicates that the opportunities and difficulties facing the Sharia economy are impacted simultaneously (collectively) by the digital economy.

Economic actors that adhere to sharia law must be able to effectively interpret the growth of the digital economy, which presents both new and difficult issues. Since honesty and trust between producers/sellers and consumers/buyers are essential to economic transactions, both conventional and online, the ability to adapt will enable Sharia entrepreneurs and/or Sharia banking to grow quickly. As such, it is appropriate to prioritize and uphold sound Sharia economic values and principles.

This article contains a number of significant items that can be used as assessment tools and sources of information to help develop future approaches for Islamic banking and/or Islamic entrepreneurship. Among the things that are possible are: (a). Islamic activists and economists should take full advantage of digital economic potential in order to stimulate Islamic economic activity. (b). Social media is anticipated to be able to optimize productivity and the value of advantages that can be obtained for Islamic economics through Islamic banking and/or Islamic entrepreneurship, given

the vast potential of the digital economy in this instance. (c). The rise of the digital economy in recent times is one of the obstacles that the Islamic economy is expected to be able to overcome. The Islamic economy is growing quickly in a variety of spheres of life and business, coinciding with the introduction of ICTs that facilitate simple access to a wide range of spheres of life. The proliferation of sharia-compliant business sectors, particularly those that leverage online systems, necessitates the development of new business strategies to keep the sharia economy growing. Additionally, the competitive landscape demands a high degree of adaptability to keep sharia-compliant businesses abreast of developments and from falling behind. After all, the use of the digital economy is but a microcosm of the vast changes in the global economy.

According to the justification provided, a thorough assessment is needed in order to address the challenges associated with putting the digital economy into practice. Furthermore, in order to recognize opportunities and address obstacles posed by the digital economy, Sharia entrepreneurs and/or Sharia banking are obliged to continuously assess strategy in phases. This paper's adoption of research on the issue of assessing variables that affect sales volume two of which are the use of the web application and social media promotion gives rise to some restrictions.

The findings of this study indicate that the development of the digital economy significantly drives the prospects of the Sharia economy: a significance value of 0.00 ($p < 0.05$) and a t-value of 3.756 > t-table 1.6595 show a clear positive influence of the digital economy variable on the expansion of Sharia economic activities. This result is consistent with studies that demonstrate how the penetration of digital technology and online payment platforms expand market access and facilitate transactions for Sharia business actors, thereby increasing the scope of Sharia banking and entrepreneurship (Setiadi & Asri, 2023; Rizal et al., 2024). According Sagita et al., (2025), findings reinforce the argument that convenience, speed, and 24/7 service availability not only boost transaction volumes but also enable product and service innovations based on Sharia principles (Sagita et al., 2025).

On the other hand, this study also highlights the main challenges brought about by the digital economy especially through social media which affect consumer perceptions of product quality, authenticity, and halal compliance; the Islamic challenge variable is significantly influenced by the digital economy ($t = 6.069$; $p = 0.00$). This finding confirms previous studies that showed digital promotion does expand market reach but also raises issues of trustworthiness and product validation (Virza et al., 2021; Abbas, 2024). In practice, problems such as non-representative product images, unverifiable halal claims, and consumer expectations of quality require Sharia entrepreneurs to strengthen transparency and product documentation so as not to lose market trust (Mutmainnah & Zaki, 2024).

Simultaneous analysis ($F = 63.446 > F$ table 3.93) shows that the digital economy collectively influences both the opportunities and the challenges faced by the Sharia economy meaning that opportunities and problems arise simultaneously and are interrelated. This result aligns with studies that found the implementation of comprehensive Sharia marketing strategies (a combination of digitalization, promotion, and Sharia-based management) could enhance the competitiveness of micro-enterprises when executed holistically (Rozikin et al., 2025; Anggraeni et

al., 2022). Moreover, competitiveness research suggests that effective Sharia marketing strategies involve not only digital market penetration but also trust campaigns, certification, and partnerships with Sharia financial institutions (Ridhawati, 2020).

Based on the findings and comparison with the literature, there are several practical implications and agendas for further research. Best practices recommended include: (a) strengthening governance of product quality and halal verification on digital platforms; (b) providing digital literacy training for Sharia entrepreneurs; and (c) forming strategic partnerships between Sharia micro-businesses and Sharia banking/fintech for verified payment and financing services steps also proposed by previous studies (Rizal et al., 2024; Sagita et al., 2025; Ridhawati, 2020). For future research, mixed-methods and longitudinal approaches are suggested to capture the dynamics of digital adaptation over time, along with experimental studies testing specific interventions (e.g., digital halal certification, marketing literacy programs), as recommended by prior qualitative and evaluative methodological research (Setiadi & Asri, 2023; Moelong, 2024).

CONCLUSION

Drawing from the preceding discourse, the following salient points warrant emphasis: *first* In order to boost sharia economic transactions, it is anticipated that the development of digital economic service features will assist sharia economic activities. *Second*, it is anticipated that the vast potential of the digital economy, which promotes sharia banking and/or sharia entrepreneurship, would provide a practical and technical answer to many issues. 3. In order to expand sharia economic transactions, social media optimization calls for a great deal of creativity in promotion strategies.

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