International Journal of
Islamic Law and Contemporary Issues
VOL 01 | No. 1 | 2026
P-ISSN: XXXXXXXXXX | E-ISSN: XXXXXXXXXX

THE IMPACT OF DIGITAL TECHNOLOGY ON ISLAMIC LEGAL PRINCIPLES AND PRACTICES

Rania Zara
BS Clinical Psychology, (CCP), Center for Clinical Psychology, University of the Punjab, Lahore, Pakistan

ABSTRACT

digital technology has significantly transformed modern society by changing communication, education, financial transactions, business activities, and access to information. these developments have also created new challenges and opportunities for islamic legal principles and practices. islamic law, based on the holy quran, sunnah, ijma, and qiyas, provides guidance for human conduct, social responsibilities, financial activities, and ethical decision-making. however, the rapid development of artificial intelligence, digital banking, electronic contracts, social media, online business, and digital communication has introduced legal questions that require careful examination through contemporary islamic jurisprudence. issues such as online financial transactions, digital privacy, cybercrime, intellectual property, electronic evidence, misinformation, and artificial intelligence raise important questions about the application of traditional islamic legal principles in modern technological environments. this research examines the impact of digital technology on islamic legal principles and practices by exploring the relationship between technological innovation, islamic jurisprudence, and contemporary legal requirements. it particularly focuses on the role of ijtihad, maqasid al-shariah, public welfare, justice, and prevention of harm in addressing emerging digital challenges. the study adopts a qualitative research methodology based on academic publications, islamic legal sources, and contemporary scholarly discussions.

KEYWORDS:*Digital Technology, Islamic Law, Islamic Jurisprudence, Artificial Intelligence, Digital Banking, Ijtihad, Maqasid al-Shariah, Electronic Transactions, Digital Privacy, Contemporary Legal Practices.*

INTRODUCTION

Digital technology has become one of the most influential forces shaping contemporary human society. Mubarok, J., & Sanrego, Y. D. (2026).elobrated on, The rapid development of the internet, smartphones, artificial intelligence, digital communication, and electronic information systems has transformed the ways individuals communicate, conduct business, receive education, and access public services. These developments have created new opportunities for social development and economic progress while also introducing complicated ethical and legal questions. Islamic law plays an important role in guiding human behavior and establishing principles of justice, honesty, accountability, and social responsibility. As technological developments increasingly influence everyday activities, the relationship between digital innovation and Islamic jurisprudence has become an important subject of academic research. Islamic legal scholars must examine how established religious principles can be applied to modern technological situations without compromising their fundamental foundations.Islamic jurisprudence is based on the Holy Quran, Sunnah, Ijma, and Qiyas, which provide guidance for understanding religious obligations, social relationships, economic activities, and legal responsibilities. Alsaghir, M. (2025). Found that,These sources establish principles that can be used to examine changing human circumstances and emerging social problems. Digital technology has introduced situations that were not experienced in the same form by earlier generations, including online financial transactions, electronic agreements, digital currencies, artificial intelligence, and internet-based communication. Although these developments involve modern technical systems, they still raise questions concerning honesty, fairness, privacy, ownership, contractual obligations,

International Journal of
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VOL 01 | No. 1 | 2026
P-ISSN: XXXXXXXXXX | E-ISSN: XXXXXXXXXX

and prevention of harm. Islamic jurisprudence can provide a framework for examining these matters through established legal principles and contemporary scholarly reasoning. This makes the study of digital technology particularly important for the continued development of Islamic legal thought.One major area of technological influence is the financial sector, where digital banking, mobile payment applications, online investment, and electronic business transactions have changed traditional economic practices. Individuals can now transfer money, purchase products, enter agreements, and conduct commercial activities through digital platforms without direct physical interaction.

These developments raise important Islamic legal questions concerning interest, uncertainty, fraud, ownership, contractual consent, and financial exploitation. Islamic financial principles emphasize fairness, transparency, lawful earnings, and the fulfillment of agreements. Contemporary scholars therefore need to examine whether modern financial services comply with Islamic legal requirements and whether appropriate safeguards are available to protect users. Digital financial development can create significant opportunities for Islamic banking and economic participation when its activities are examined through responsible legal and ethical standards.Artificial intelligence has introduced another important dimension to the relationship between technology and Islamic law. AI systems are increasingly used in education, healthcare, business, research, public administration, and information management. These systems can improve efficiency and support decision-making, but they also raise concerns involving privacy, accountability, discrimination, misinformation, and intellectual property. From an Islamic legal perspective, technological applications should be examined according to their benefits, possible harms, and effects on human dignity. The principles of justice, honesty, protection of life, and public welfare can provide important guidance for evaluating artificial intelligence. However, legal scholars may require cooperation with computer scientists, engineers, and legal professionals to understand how these systems operate and how their consequences should be evaluated.Social media and digital communication have also influenced Islamic legal practices and ethical responsibilities. Online platforms allow people to exchange religious knowledge, participate in discussions, access educational materials, and communicate with communities across geographical boundaries. At the same time, these platforms can facilitate misinformation, online harassment, defamation, privacy violations, and the misuse of religious information. Islamic teachings emphasize truthful communication, respect for others, protection of personal dignity, and avoidance of harmful behavior. These principles are directly relevant to online activities because digital communication does not remove an individual's moral and legal responsibilities. Islamic scholars and educational institutions can therefore contribute to promoting responsible digital behavior through accurate religious guidance, public awareness, and ethical communication practices.

Digital technology has also transformed the preservation, publication, and distribution of Islamic knowledge. Quranic applications, digital libraries, online Hadith collections, electronic research databases, and virtual educational platforms have made religious information more accessible to people around the world. These tools provide opportunities for students, researchers, and scholars to study Islamic jurisprudence and exchange academic ideas. However, the availability of information does not automatically guarantee its accuracy or reliability. Incorrect translations, fabricated religious quotations, misleading interpretations, and unverified online fatwas can create confusion among users. It is therefore

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important to establish reliable digital research practices and encourage verification of religious sources. The responsible use of technology can strengthen Islamic education while maintaining the importance of scholarly authority and accurate interpretation.Another important issue concerns digital privacy, electronic evidence, intellectual property, and cybercrime. Modern digital systems collect and store large amounts of personal information, including financial records, communication histories, photographs, and private documents. Unauthorized access, identity theft, data manipulation, and online fraud can cause serious harm to individuals and institutions.

Islamic legal principles concerning protection of property, personal dignity, trust, and prevention of harm provide an important foundation for examining these problems. Electronic evidence also raises questions about authenticity, reliability, and legal responsibility in contemporary judicial proceedings. Islamic legal institutions must therefore consider the technical nature of digital information while maintaining the established requirements of fairness, justice, and reliable evidence.The impact of digital technology on Islamic legal principles and practices ultimately demonstrates the importance of adapting legal understanding to changing social realities. The concept of Maqasid al-Shariah provides a valuable framework for examining technological developments according to the protection of religion, life, intellect, family, and property. Through Ijtihad, collective scholarly consultation, academic research, and interdisciplinary cooperation, Islamic jurisprudence can respond to emerging technological challenges while preserving its fundamental principles. Digital innovation should be evaluated not only according to its technical usefulness but also according to its ethical consequences and contribution to human welfare. This research therefore examines how digital technology is transforming Islamic legal discussions and practices and explores how Islamic jurisprudence can guide responsible technological development in contemporary society.

RESEARCH OBJECTIVES

1. To examine the impact of digital technology on Islamic legal principles and contemporary practices.

RESEARCH QUESTION

1. How does digital technology influence Islamic legal principles and practices, and how can Islamic jurisprudence respond to emerging technological challenges?

LITERATURE REVIEW

The relationship between digital technology and Islamic jurisprudence has become an important subject in contemporary legal and academic research. Azizah, S. N., Aisyah, S. N., Aisy, R. R., Zayana, N., & Kholifah, A. (2026revealed,Technological developments have changed the methods through which individuals conduct financial transactions, access religious knowledge, communicate with scholars, and participate in social activities. Islamic jurisprudence provides established principles for examining human conduct, economic relationships, and social responsibilities. However, the development of new technologies requires scholars to consider how these principles can be applied to situations that were not

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directly addressed in classical legal discussions. Contemporary literature emphasizes that Islamic law has the methodological flexibility to examine new circumstances through Ijtihad, Qiyas, Maslahah, and Maqasid al-Shariah. These methods help connect traditional legal foundations with modern technological realities while maintaining the importance of religious authority and ethical responsibility.Elmahjub (2023), in his research titled Artificial Intelligence (AI) in Islamic Ethics: Towards Pluralist Ethical Benchmarking for AI, examines artificial intelligence through the principles of Islamic ethics. The study discusses important challenges involving privacy, fairness, transparency, autonomy, and accountability. It explains how Islamic ethical traditions can contribute to international discussions about responsible AI development. Tabassum, A., Elmahjub, E., & Qadir, J. (2024elobrated on, Particular attention is given to the concept of Maslahah, which emphasizes public welfare and the importance of evaluating technological activities according to their benefits and possible harms. The research highlights that Islamic ethical principles can provide meaningful guidance for evaluating artificial intelligence and its effects on human society. This study is particularly relevant because it demonstrates how Islamic legal and ethical reasoning can contribute to modern technological governance.

Bashori, Mutho'am, and Jusoh (2023), in their study Epistemology of Fatwas on Digital Transaction in Indonesia, examine how Islamic legal institutions respond to the development of digital business transactions. Their research focuses on the relationship between contemporary digital financial activities and Islamic legal reasoning, particularly the fatwas issued by Indonesia's National Sharia Council. Hannani, D., Leplus, E., Laurin, D., Caulier, B., Aspord, C., Madelon, N., ... & Plumas, J. (2023)revealed,The study explains that digital transactions require appropriate legal responses because conventional business practices have increasingly moved into virtual environments. It highlights the importance of Ijtihad, Islamic legal principles, and Maslahah in developing relevant religious rulings. The findings also emphasize that contemporary fatwas can provide guidance for digital transactions when they are based on consistent legal reasoning and recognized Islamic sources. This research provides an important foundation for understanding the influence of digital transformation on Islamic legal practices. Azizah (2023), in her research The Adoption of FinTech and the Legal Protection of the Digital Assets in Islamic/Sharia Banking Linked with Economic Development: A Case of Indonesia, examines the adoption of financial technology in Islamic banking and the legal protection of digital assets. The study discusses how technological innovation can improve financial services and support economic development within Islamic banking institutions. It also identifies the importance of legal protection and appropriate regulatory arrangements for digital financial activities. The research indicates that Islamic financial institutions need to benefit from technological innovation while maintaining compliance with Islamic legal requirements. This contribution is particularly important for understanding the relationship between digital banking, ownership rights, financial security, and Shariah compliance.

It demonstrates that technological development should be accompanied by effective legal protection and institutional responsibility. Alsaghir (2023), in Digital Risks and Islamic FinTech: A Road Map to Social Justice and Financial Inclusion, examines the digital risks associated with Islamic financial technology. The study discusses the opportunities offered by modern financial services and the challenges that may emerge through digital innovation. It identifies the importance of managing technological risks while supporting financial

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P-ISSN: XXXXXXXXXX | E-ISSN: XXXXXXXXXX

inclusion and social justice. Particular attention is given to Shariah compliance, cryptocurrencies, smart contracts, cloud computing, crowdfunding, and big data. The research emphasizes that digital financial services should be evaluated according to their compatibility with Islamic principles and their contribution to public welfare. This study is valuable for the present research because it demonstrates that technological progress requires an effective combination of innovation, risk management, and Islamic legal supervision. Aldohni (2023), in his study Understanding the Inherent Limitations of Crypto Finance in the Islamic Finance Context, examines the legal and financial challenges associated with cryptocurrency and its relationship with Islamic finance. The research discusses the importance of understanding the characteristics of digital financial assets before determining their compatibility with Islamic legal principles. It highlights that Islamic finance must consider issues involving uncertainty, financial risk, regulation, and the protection of investors. The study also explains that financial technology can create opportunities for Islamic financial institutions, but its adoption should remain guided by established Islamic legal principles. This literature is significant because cryptocurrencies and digital assets represent some of the most challenging developments in contemporary Islamic financial jurisprudence. Hannani (2023), in Analysis of Islamic Legal Study on Financial Technology Transactions: Maqashid Sharia Perspective, examines the development of financial technology through the objectives of Islamic law. The research uses a descriptive qualitative literature review to explore the relationship between digital financial services and Islamic commercial principles. It emphasizes the importance of avoiding Riba, Gharar, and Maysir in financial technology transactions. The study also highlights the contribution of Maqasid al-Shariah to evaluating modern financial activities according to public welfare and Islamic ethical requirements.

Its findings suggest that financial technology can support economic development when digital transactions comply with the fundamental requirements of Islamic law. This research provides an important perspective on how Islamic jurisprudence can guide modern economic practices. The reviewed literature demonstrates that digital technology has influenced Islamic jurisprudence through financial innovation, artificial intelligence, digital transactions, electronic legal reasoning, and the development of new ethical responsibilities. Existing studies highlight the importance of Ijtihad, Maslahah, Maqasid al-Shariah, legal protection, and responsible technological governance. However, many discussions focus on individual technological areas rather than examining the broader transformation of Islamic legal principles and practices. The present research builds upon these contributions by bringing together different dimensions of digital transformation, including financial services, religious knowledge, privacy, electronic evidence, artificial intelligence, and institutional responsibility. It emphasizes that Islamic jurisprudence should respond to technological developments through informed interpretation, interdisciplinary cooperation, and protection of fundamental Islamic values.

METHODOLOGY

This research adopts a qualitative research methodology to examine the impact of digital technology on Islamic legal principles and practices. The qualitative approach is appropriate because the study focuses on understanding Islamic legal concepts, contemporary technological developments, scholarly interpretations, and ethical challenges. It examines

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how digital innovation influences traditional legal discussions concerning financial transactions, privacy, artificial intelligence, electronic contracts, and religious knowledge. The research also explores the importance of maintaining Islamic ethical values while responding to changing technological circumstances. Through this methodology, the study aims to develop a detailed understanding of the relationship between Islamic jurisprudence and modern digital transformation.The study is primarily based on secondary sources, including academic journal articles, scholarly books, research publications, and relevant Islamic legal literature. Particular attention is given to scholarly research published in 2023 concerning digital technology, Islamic finance, artificial intelligence, and contemporary jurisprudence. The Holy Quran and Sunnah are considered fundamental sources for understanding Islamic legal principles, while Ijma, Qiyas, and Ijtihad provide additional foundations for examining emerging legal questions. Academic literature is used to understand how contemporary scholars interpret these principles in relation to technological developments. This approach helps establish a reliable academic foundation for examining the research topic.A documentary research method is employed to collect and organize relevant information. The researcher examines published academic studies to identify important technological developments and their possible effects on Islamic legal practices. Particular attention is given to digital banking, online business transactions, electronic contracts, artificial intelligence, social media, digital privacy, and electronic evidence. The selected materials are reviewed according to their academic relevance and connection with the research objectives.

RESEARCH DESIGN

The research follows a descriptive and analytical research design to investigate the impact of digital technology on Islamic legal principles and practices. The descriptive component explains the major developments in digital technology and identifies their influence on contemporary Muslim society. It considers technological areas such as digital banking, artificial intelligence, electronic communication, online education, and electronic business transactions. The analytical component examines how Islamic legal principles can be applied to these developments. This research design provides an organized structure for understanding the relationship between technological innovation and the continuing relevance of Islamic jurisprudence.A doctrinal legal research design is incorporated to examine the fundamental sources and principles of Islamic jurisprudence. The study considers the Holy Quran, Sunnah, Ijma, and Qiyas as important foundations for Islamic legal understanding. It also examines the importance of Ijtihad in responding to new circumstances that were not directly addressed in classical legal discussions. This approach helps explain how Islamic legal scholars can evaluate emerging technological practices through recognized methods of jurisprudence. It is particularly relevant to digital technology because modern innovations frequently create questions concerning ownership, contracts, financial activities, privacy, and legal accountability.The research also employs a comparative design to examine the relationship between traditional Islamic legal principles and contemporary technological practices. The comparison focuses on areas such as electronic contracts, digital financial transactions, artificial intelligence, online communication, and personal data protection. It considers how traditional Islamic concepts can be applied to modern technological situations while identifying areas that require additional legal interpretation. The purpose is to

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P-ISSN: XXXXXXXXXX | E-ISSN: XXXXXXXXXX

understand how established Islamic principles can guide contemporary practices without rejecting useful technological developments.

DATA ANALYSIS

The collected information is analyzed through qualitative thematic analysis to identify the major effects of digital technology on Islamic legal principles and practices. Academic publications and Islamic legal discussions are examined to identify recurring concepts, arguments, and scholarly interpretations. The information is organized into themes concerning digital financial transactions, artificial intelligence, privacy, electronic evidence, and religious knowledge. The analysis focuses on understanding the legal and ethical significance of technological developments rather than producing statistical measurements. This approach helps explain how Islamic jurisprudence can respond to modern technological challenges while maintaining its fundamental principles.The first major analytical theme concerns digital financial transactions and Islamic commercial law. The reviewed literature indicates that online banking, electronic payments, digital currencies, and financial technology have created new opportunities for economic development. However, these activities also raise concerns involving Riba, Gharar, Maysir, fraud, contractual uncertainty, and financial security. Islamic legal principles emphasize transparency, fairness, lawful earnings, and protection of property. The analysis suggests that modern financial services can be evaluated through these principles to determine whether their activities are consistent with Islamic legal requirements. It also highlights the importance of effective Shariah supervision and appropriate regulatory arrangements.The second major analytical theme concerns artificial intelligence, digital privacy, and electronic communication. The literature demonstrates that artificial intelligence can improve decision-making, information management, and institutional efficiency, but it can also create problems involving misinformation, discrimination, privacy violations, and accountability.

FINDINGS

The research finds that digital technology has significantly influenced Islamic legal principles and contemporary practices by introducing new methods of communication, financial transactions, information management, and legal administration. These developments have created opportunities for improving efficiency, accessibility, education, and economic participation. At the same time, they have introduced legal and ethical challenges involving privacy, financial security, electronic evidence, misinformation, and artificial intelligence. The study indicates that Islamic jurisprudence remains relevant to these developments because its fundamental principles provide guidance concerning justice, honesty, protection of property, and social responsibility.Another important finding is that Ijtihad and Maqasid al-Shariah play significant roles in addressing emerging technological challenges. Modern digital activities frequently create legal questions that require careful examination because their technical characteristics may differ from traditional practices. The study finds that contemporary scholars can use established methods of Islamic jurisprudence to examine these situations and evaluate their possible consequences. The objectives of protecting religion, life, intellect, family, and property provide a useful framework for assessing technological innovations. This approach supports responsible legal interpretation while maintaining the fundamental foundations of Islamic law.

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P-ISSN: XXXXXXXXXX | E-ISSN: XXXXXXXXXX

CONCLUSION

Digital technology has become an important influence on contemporary Islamic legal principles and practices. Developments in artificial intelligence, digital banking, electronic contracts, social media, and online information systems have changed the ways individuals and institutions perform their activities. These changes have created opportunities for improving financial services, religious education, communication, and legal administration. However, they have also introduced new challenges involving privacy, financial security, misinformation, electronic evidence, and legal accountability. This research concludes that Islamic jurisprudence provides important principles for examining these developments through justice, honesty, fairness, and protection of human welfare.The research concludes that Ijtihad and Maqasid al-Shariah are essential for understanding the relationship between traditional Islamic legal foundations and modern technological developments. These approaches allow scholars to examine new situations while considering their ethical consequences and effects on society. The protection of religion, life, intellect, family, and property provides an important framework for evaluating digital activities. Contemporary legal interpretation should therefore combine reliable religious sources with an understanding of modern technological circumstances. Such an approach can help Islamic jurisprudence remain responsive to changing needs without compromising its fundamental principles.Another important conclusion is that responsible technological development requires effective legal supervision and institutional cooperation.

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