DIGITAL TRANSFORMATION IN ISLAMIC LAW: RESPONDING TO THE NEEDS OF THE PEOPLE IN THE ERA OF ARTIFICIAL INTELLIGENCE

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ABSTRACT

The Industrial Revolution 5.0 era has brought significant changes to various aspects of life, including the law sector. Digital technologies such as artificial intelligence, big data, blockchain, and the Internet of Things (IoT) have driven the transformation of the global law system, including Islamic law. This article aims to analyze how digital transformation can be effectively integrated into the Islamic legal system to address the needs of Muslims in the modern technological era. A qualitative approach was used by reviewing current literature and relevant digital practices in the context of Islamic laws. The study results indicate that digital transformation can strengthen Islamic financial inclusion, accelerate halal transactions, and increase efficiency and transparency in Islamic financial institutions. However, technological integration must be accompanied by a deep understanding of Islamic principles to avoid violations of fundamental Islamic values. Therefore, collaboration between Islamic scholars, academics, and industry players is needed to design a digital ecosystem that aligns with the maqasid of Islamic law. Thus, Islamic law in the 5.0 era will not only be able to compete globally but also remain relevant in meeting the needs of the community.

Keywords : *Digital Transformation, Islamic Law, Artificial Intelligence, Financial Inclusion, Maqashid Sharia*

INTRODUCTION

The rapid development of digital technology over the past two decades has significantly transformed the global law landscape. The Fourth Industrial Revolution, characterized by the integration of technologies such as the Internet of Things (IoT), artificial intelligence, big data, and blockchain, has driven major transformations in law and financial systems around the world. In this context, Islamic law cannot be left behind. As an law system based on the principles of justice, balance, and blessings, Islamic law faces significant challenges and opportunities in navigating the digital era.

In the view, innovation and development of Islamic financial products are key factors in welcoming the Industrial Revolution 5.0 era. They emphasize that the main challenge facing Islamic financial institutions is not solely the utilization of technology, but rather how to design products and services that are not only modern but also compliant with Islamic principles. Innovative Islamic financial products must be able to respond to the needs of the Muslim community, which is increasingly critical of transparency, efficiency, and spiritual values in law transactions.

KK and Maharani's research also shows that to achieve sustainable development prospects, Islamic financial institutions must strengthen collaboration between industry players, regulators, and academics. This synergy is needed to ensure that the digitalization process is not only rapid, but also targeted and value-based. Therefore, digital transformation in Islamic law should not be merely a technology adoption trend but must be part of a long-term strategy to build an adaptive, inclusive, and globally competitive Islamic law system.

Indonesia, as the country with the largest Muslim population in the world, has significant potential for developing digital-based Islamic law. Digital transformation can be a means to expand the reach of Islamic financial services, increase transaction efficiency, and introduce innovative products and services aligned with Islamic values. However, this transformation also requires adaptation to changes in technology and regulations, as well as the readiness of human resources who understand both the technological aspects and Islamic principles.

The urgency of this discussion lies in the importance of addressing the increasingly complex needs of Muslims in the digital era, from financial transactions and halal investments to Sharia-based trading systems. Therefore, an in-depth study is needed on how Islamic law can transform digitally without sacrificing the essence of Sharia.

This paper aims to examine the dynamics of digital transformation in Islamic law, identify emerging challenges and opportunities, and provide strategic recommendations so that this transformation can address the needs of the community in a relevant and sustainable manner in the era of Artificial Intelligence.

The rapid development of information and communication technology has had a significant impact on various aspects of life, including the law and financial sectors. The Industrial Revolution 5.0 is driving digitalization on a global scale, creating a new ecosystem based on data, automation, and high connectivity (06). In this context, Islamic law, as an law system based on Islamic values, cannot ignore the profound changes brought about by the digital era.

Digital transformation in Islamic law is a necessity to increase the competitiveness and relevance of Islamic laws in the global law system. Islamic laws aims not only to pursue law

efficiency but also social justice and societal welfare. Therefore, digitalization must be positioned as a tool to more effectively achieve the maqasid sharia.

Several studies have shown that digitalization can expand Islamic financial inclusion, especially for communities not yet covered by conventional financial systems. For example, stated that technologies such as fintech and mobile banking have the potential to bring Islamic financial services closer to previously underserved groups, such as MSMEs and communities in remote areas.

However, digital transformation within Islamic law also presents serious challenges. One of the greatest challenges is ensuring that technological innovation remains compliant with Sharia principles. Every product or service in the Islamic economy must be free from elements of riba (usury), gharar (gharar), and maysir (risk). Therefore, the active role of Islamic scholars and Sharia supervisory boards is crucial in overseeing digital transformation to ensure it remains within Sharia law.

Emphasized that Islamic law in the digital era requires collaboration between the technology, financial, and academic sectors to create new, innovative models that remain Sharia-compliant. The lack of digital literacy and understanding of Islamic law also poses challenges that need to be addressed through ongoing education and training.

Thus, a more in-depth study of the dynamics, challenges, and strategies for implementing digital transformation in Islamic law is crucial. This study is expected to contribute to the development of Islamic legal policies and practices that are adaptive to technology while remaining grounded in Islamic values.

Digital transformation within Islamic law offers significant opportunities to expand access and efficiency to Islamic-based financial services. However, the reality on the ground shows that its implementation still faces several complex challenges. One key issue is the low level of digital and Islamic financial literacy among the public, particularly in rural areas and low-educated communities. Many Muslims still lack understanding of how to utilize Sharia-compliant digital services, and some even doubt the halal (permissible) and security of these platforms. This situation is exacerbated by the lack of educational programs that simultaneously address both digital literacy and Islamic law.

Furthermore, limited technological infrastructure poses a significant obstacle, particularly in areas without stable internet access. Many micro and small businesses, the primary targets of Islamic financial inclusion, are unable to fully utilize digital services due to these access constraints. Furthermore, Islamic financial institutions—such as Islamic rural banks (BPRS) and Islamic cooperatives—still lack sophisticated and user-friendly digital product and service innovations. Most still utilize manual or partially digital systems, making them unable to compete with conventional financial institutions that are more aggressively pursuing digitalization.

Another equally significant issue is regulatory uncertainty surrounding the use of new technologies such as blockchain, smart contracts, and digital assets (such as cryptocurrencies) under Islamic law. Many business owners and technology developers are still awaiting clarity from sharia authorities and regulatory bodies such as the Financial Services Authority (OJK) and Bank Indonesia regarding the halal status and regulations for the use of these technologies. This lack of clarity has caused confusion and raised doubts about the broader adoption of technology within the sharia-compliant environment.

Furthermore, there is a shortage of human resources with a deep understanding of both digital technology and Islamic law principles. Most practitioners only master one aspect of each, resulting in the development of Sharia-compliant digital platforms unable to fully address the needs of the community holistically. However, to ensure the success of Sharia-compliant digital transformation, experts are needed who can bridge the gap between technology and Islamic law.

These conditions demonstrate that while digital transformation offers significant potential for the advancement of Islamic law, its implementation on the ground remains far from ideal. Therefore, a strategic and cross-sectoral approach is essential to ensure that digitalization becomes not merely a trend but a genuine solution to the needs of the community in the era of Artificial Intelligence.

Addressing the challenges of implementing digital transformation in Islamic law requires multidimensional and strategic solutions, relying not only on technological advancement but also on increased literacy, regulation, and cross-sector collaboration. The following solutions are offered based on field findings and supported by previous research.

First, improving digital literacy and Islamic legal literacy among the public must be a priority. Integrated public education programs, both through formal and informal institutions, need to be developed extensively, especially in regions lagging behind in technology adoption. According to research by (01, good digital literacy is positively correlated with the use of technology-based Islamic financial services. Therefore, digital Sharia awareness campaigns through Islamic boarding schools (pesantren), mosques, and local Muslim communities are a strategic step.

Second, strengthening digital infrastructure is a key solution that must be pursued by the government and private sector partners. Fast and equitable internet access is a prerequisite for ensuring that digital sharia services are accessible to all levels of society. As stated by Irawan and (01), the digital divide is one of the main causes of the failure of the digitalization of Islamic law in rural areas. Therefore, specific incentives and policies are needed to encourage the expansion of digital networks to remote areas, as well as subsidies for digital devices for sharia-compliant MSMEs.

Third, another important solution is the development of Sharia-compliant technological innovations. Sharia financial institutions and technology developers must collaborate to create digital products and services that are not only efficient but also adhere to the principles of Islamic jurisprudence (fiqh muamalah). Innovations such as Sharia fintech, digital zakat, and halal investment platforms must be systematically strengthened. Research by (03) concluded that Sharia fintech can increase financial inclusion among the community if developed with a participatory approach that aligns with the maqasid (objectives) of Sharia.

Furthermore, strengthening sharia regulations and fatwas in the context of new technologies is crucial to eliminate legal uncertainty. The National Sharia Council–Indonesian Ulema Council (DSN-MUI), along with regulators such as the Financial Services Authority (OJK) and Bank Indonesia, must immediately respond to technological developments such as blockchain, smart contracts, and crypto assets with clear and progressive fatwas and regulations. A study by (04) stated that the ambiguity of sharia law is a major factor hindering public trust in Islamic-based digital platforms.

Finally, developing human resources who master both digital technology and Islamic law must be a focus of higher education. Study programs, training, and certification programs are needed to produce graduates with dual competencies. According to a study by (05), curriculum integration between Islamic laws and information technology can create a digital generation of Muslims ready to professionally develop a digital-based sharia ecosystem.

By implementing these solutions in an integrated manner, digital transformation in Islamic law will more effectively address the needs of the community in the era of Artificial Intelligence, while maintaining the integrity of Islamic values in the modern law system.

In the era of the Industrial Revolution 5.0, Islamic law faces both significant challenges and significant opportunities in digital transformation. Although technological advances have created numerous instruments that can be utilized to increase the efficiency and reach of the Islamic economy, the implementation of digital transformation in this sector still faces various obstacles, ranging from low literacy, uneven infrastructure, and the absence of regulations that adapt to new technologies. Based on this background, this study is designed to address the issues of how digital transformation is implemented in Islamic law, the obstacles that arise in practice, and the best strategies to ensure that the digitalization of the Islamic economy remains compliant with sharia principles and effectively addresses the needs of the community.

The primary objective of this research is to deeply examine the dynamics of digital transformation in Islamic law in the era of Artificial Intelligence and to identify crucial challenges faced in this process. This research also aims to offer applicable solutions in accordance with the maqasid sharia (the principles of Islamic law), ensuring that digital Islamic law not only develops technically but also remains strong in its values. Therefore, this research is not merely analytical but also offers policy direction and implementation models relevant to the context of Indonesia, a Muslim-majority country.

In terms of benefits, this research has strategic value both theoretically and practically. Academically, the results are expected to enrich the literature on contemporary Islamic laws, particularly on the intersection of digital technology and sharia principles. Furthermore, in practical terms, the findings are expected to serve as a reference for policymakers, halal industry players, Islamic financial institutions, and Muslim communities who are currently developing or planning to develop a sharia-compliant digital law system. This research is also useful in raising public awareness of the importance of digitalizing the Islamic economy to remain relevant and competitive amidst rapid global change.

The primary reason for conducting this research is to address the reality that many Islamic legal institutions and practitioners have not yet been able to utilize technology to its full potential. Furthermore, the lack of research specifically examining how digital technology can be applied ethically and effectively within the Islamic legal system is a strong impetus for this study. This research seeks to fill a previously neglected scientific gap and offer a new framework that can serve as a foundation for designing inclusive, just, and sustainable digital Islamic law.

METHOD

This research uses a qualitative approach with descriptive-analytical methods. The qualitative approach was chosen because this research aims to understand social and law phenomena in depth, particularly regarding the digital transformation process within Islamic law and how this process is responded to by various actors in the field, including financial institutions, the public, regulators, and sharia business actors. Qualitative research also allows researchers to explore the meanings, values, and perspectives developing within Muslim communities regarding technological developments within the context of Islamic laws.

The data in this study were obtained through library research and field observations. The literature review was conducted by reviewing various academic literature, such as scientific journals, books, research reports from official institutions (OJK, BPS, DSN-MUI), and policy documents related to the digital economy and Islamic law. The literature used included theories of Islamic laws, financial technology (fintech), maqasid sharia, and relevant previous research.

Furthermore, data collection was conducted through semi-structured interviews with several key informants, such as Islamic law academics, Sharia fintech practitioners, managers of Sharia financial institutions (e.g., BPRS or Sharia cooperatives), and representatives of regional regulators. These interviews aimed to gain a contextual understanding of the challenges and opportunities of digitizing Islamic law, as well as to explore practical insights into solutions already or currently being developed in the field.

The data obtained was then analyzed using content analysis techniques, identifying key themes, grouping key issues, and drawing inductive conclusions from the data. This analysis was conducted systematically to identify the link between theory, field facts, and sharia values in answering the research questions. The results of this analysis are expected to provide a comprehensive and in-depth overview of the current state of digital transformation in Islamic law, while also offering policy recommendations that align with Islamic principles and the needs of society in the digital age.

With this methodology, research is not only conceptual, but also contextual, so that the results can be used as a basis for making wiser and more strategic decisions in the development of digital-based Islamic law.

RESEARCH RESULTS AND DISCUSSION

The results of this study indicate that digital transformation in Islamic law in Indonesia is still at an uneven and less than optimal stage of development. Significant progress has been made in several Islamic financial institutions and digital-based halal industry players, particularly with the emergence of Islamic fintech services, digital payments, and online zakat and waqf platforms. However, serious obstacles remain at the community, infrastructure, and institutional levels, hindering the broader and more equitable spread of digitalization.

Interviews with Islamic rural banks (BPRS) and Islamic cooperatives in Surakarta revealed that despite a strong desire to adopt technology, limited budget, human resources, and infrastructure remain major obstacles. Most digital services used are still rudimentary and not fully integrated.

This aligns with the findings of (01), who revealed that the digital divide is a major challenge in the development of digital Islamic law, particularly in areas lacking adequate internet access.

From a societal perspective, low digital literacy and Islamic law are major barriers to utilizing technology-based services. Many Muslims are still unfamiliar with the concepts of sharia-compliant fintech, halal crowdfunding platforms, or sharia-compliant digital payment systems. Research by (08) corroborates this finding, stating that digital literacy levels directly influence the adoption of sharia-compliant financial services.

The study also found that regulations governing the use of new technologies, such as smart contracts, blockchain, and digital assets under Islamic law, are still in their infancy. Despite several fatwas from the National Sharia Council (DSN-MUI) and guidelines from the Financial Services Authority (OJK), these have not fully addressed practical and technical needs in the field. This has resulted in legal uncertainty for Muslim businesses and investors. Research by (07) also highlighted this, stating that the unclear legal framework is a major factor hindering the widespread adoption of Islamic fintech in Southeast Asia.

From a theoretical perspective, the results of this study support the maqasid sharia approach as the basic framework that should be used in designing and evaluating Islamic-based digital law systems. This approach emphasizes the importance of upholding the five primary objectives of sharia (religion, life, intellect, posterity, and wealth) in every innovation. Therefore, any new platform or technology intended for use in an Islamic law system must undergo a sharia assessment process, not only from a legal perspective but also from a perspective of the public interest and welfare.

Furthermore, human resource development is a critical point in this digital transformation process. Many Islamic financial institutions lack experts capable of integrating information technology with Sharia principles. Research by (02) recommends that Islamic higher education institutions develop integrated study programs that combine Sharia knowledge with digital technology to produce professionals relevant to today's industry needs.

Table 1. Level of Financial Literacy and Sharia Financial Literacy in Indonesia (OJK, 2022)

Types of Literacy	National Percentage
General Financial Literacy	49.68%
Sharia Financial Literacy	9.14%
General Financial Inclusion	85.10%
Islamic Financial Inclusion	12.12%

Source: Financial Services Authority (OJK), 2022

Table 2. Challenges of Digitalization of Islamic Law in Indonesia (Observation and Literature Results)

Problem Category	Information
Low Literacy	People don't understand much about digital sharia services
Limited Infrastructure	Internet access is not evenly distributed, especially in 3T areas.
Unintegrated Human Resources	Lack of experts in the fields of Islamic law and technology

Regulations are not yet progressive	Laws and fatwas have not yet accommodated the development of new technologies.
Lack of Product Innovation	Sharia institutions are not yet optimal in creating innovative digital services.

The results of this study are also supported by the findings of (03), who examined the capabilities of Islamic banks in facing the challenges of the digital 5.0 era. In their study, the authors concluded that most Islamic banks are still in the digital transition stage and have not fully utilized the potential of available technology. This is due to limitations in technology investment, human resource readiness, and low customer adoption of digital services due to a lack of education and Sharia literacy.

Syafitri and Nasution emphasized that the success of digital transformation in the Islamic finance sector depends heavily on the synergy between technological innovation, strengthening digital human resources, and policies that support the development of a digital-based halal industry. They also highlighted the need for Islamic banks to shift their service paradigm from conventional to customer-centric and technology-based to remain competitive amidst digital disruption.

This finding aligns with the author's field research, which found that most regional Islamic financial institutions (especially BPRS and Islamic cooperatives) still rely on conventional systems, despite recognizing the importance of digitalization. The main obstacles remain limited budgets, human resources, and adaptation to system and regulatory changes. Therefore, policy synergy and strengthening digital education are relevant strategic solutions, as emphasized by (03).

Furthermore, this research is supported by the results of a study conducted by (03), which examined digital transformation in Islamic financial institutions in the context of opportunities and implementation in the Industry 5.0 era. They concluded that digitalization in Islamic financial institutions offers significant potential for expanding service access, improving operational efficiency, and strengthening competitiveness with conventional banking. However, the implementation of this transformation is uneven across regions and institutional levels.

(04) noted that while technologies such as Islamic mobile banking, digital-based core banking systems, and AI integration have begun to be implemented in large Islamic banks, smaller institutions such as Islamic rural banks (BPRS) and Islamic cooperatives face limitations in terms of infrastructure and regulatory support. They emphasized the need for collaboration between regulators, technology developers, and educational institutions to accelerate an inclusive and equitable digitalization process.

These findings align with the findings of this study, which found that the digital divide between large and small Islamic institutions is a major obstacle in addressing the needs of the community. Most Islamic financial institutions in the regions still operate manually, lack integrated digital applications, and face challenges in meeting the expectations of the digital native generation. Therefore, a collaborative approach, as suggested by Qothrunnada et al., is needed, which positions technology development as part of the Islamic socio-law mission, not merely a business strategy.

Thus, this study confirms that digital transformation in Islamic law will only be successful if supported by alignment between the principles of maqasid sharia, technological readiness, and adequate institutional capacity. The implementation of digital technology must be interpreted as

part of an effort to improve the welfare of the community, in accordance with the values of justice, inclusiveness, and transparency.

The results of this study also overlap with a recent study by (05) on the transformation of Islamic accounting in the Industry 5.0 era. Their research explains that digitalization has not only impacted Islamic financial services and transactions but has also significantly transformed the approach to Islamic accounting, including recording, reporting, and financial transparency of Islamic institutions.

Rahma and Firdaus identified that one of the main challenges in the digital transformation of Islamic accounting is the low level of readiness of Sharia-compliant accounting software and the lack of integration between the digital systems used by Islamic institutions and the accounting standards established by the Sharia Accounting Standards Board (DSAS). On the other hand, they also see a significant opportunity to create a digital-based accounting information system that is not only efficient but also transparent and compliant with Islamic values.

Their findings are relevant to the field findings in this study, where many Islamic financial institutions still record and manage financial reports manually or semi-digitally. This results in reporting delays, format inconsistencies with Sharia Financial Accounting Standards (PSAK), and the risk of recording errors. Therefore, the digitalization of Islamic accounting is a crucial part of the overall process of transforming Islamic law that has not yet been fully addressed.

In line with Rahma and Firdaus's conclusions, this study emphasizes the importance of developing a Digital Sharia Accounting Information System (SIASyD) that is accessible to all Islamic financial institutions, including small-scale ones, while prioritizing sharia principles, accountability, and transparency. Digitalization should not stop at the transaction level but must encompass the entire operational process, including accounting systems and financial reporting.

This research also finds common ground with a study by (06), which highlighted the comprehensive transformation of Islamic law in the Industrial Revolution 5.0 era. In that study, the researchers emphasized that the main challenges to Islamic legal transformation lie in the unpreparedness of institutional structures, the slow adoption of technology by Islamic financial institutions, and the absence of a digitalization model fully based on the maqasid of sharia.

(06) emphasize that transforming Islamic law is not simply about adopting modern technology. More importantly, it is about building a system capable of upholding fundamental Islamic principles such as justice, transparency, and the prohibition of usury and gharar in a digital context. They also propose the need to develop a regulatory framework and innovate digital sharia products that are responsive to the needs of millennials and Gen-Z, who constitute the majority of today's technology users.

This finding is relevant to the results of this study, particularly in field observations that indicate a disconnect between digital innovation and a deep understanding of Sharia. For example, some Islamic financial institutions already have mobile applications, but they have not yet incorporated digital transparency of contracts or Sharia provisions into the system. This indicates that technology adoption has not been fully accompanied by a comprehensive transformation of Islamic values and principles.

Therefore, the results of this study reinforce the findings of (06)., that the main challenge lies not only in the technological aspect, but also in the transformation of values and strategic

approaches based on the maqasid sharia in building a digital Islamic law ecosystem. In this way, digitalization becomes not only a tool but also a medium for preaching and empowering the community.

Although within the educational domain, the findings of (07) in their study on parental satisfaction with university education in the digital age also provide important perspectives on how digital services influence user perceptions and trust levels. The study found that service transparency, responsive digital communication, and ease of access to information significantly influence parental satisfaction with educational institutions.

This can be analogized in the context of Islamic law, particularly Islamic financial institutions undergoing digital transformation. Like educational institutions, Islamic financial institutions are also public service entities based on values—namely, educational values on the one hand and Islamic values on the other. Both are required to provide informative, fast, transparent, and accountable services digitally.

Bakri et al.'s findings demonstrate that digital services that are not only administrative but also address the emotional and value aspects of users (in this case, parents) can increase satisfaction and loyalty. Therefore, in the context of Islamic law, the implication is that the digitalization of sharia services must also build trust spiritually and psychologically, not just functionally.

Thus, this study adopts a similar approach to (08), namely the importance of strengthening the service-value dimension in digital transformation. This also emphasizes that digital transformation should not be solely system-based but must also address social and spiritual values, particularly in the context of Sharia-based institutions.

In line with the research findings (09) in *Tarbawi: Jurnal Ilmu Pendidikan (Educational Science Journal)* , digital transformation in education through online communication media such as WhatsApp has not yet demonstrated optimal effectiveness. In his research, Ikhlas found that online mathematics learning using WhatsApp at SMP Negeri 7 Kerinci was unable to significantly improve student learning outcomes. This was due to limited interactivity, a lack of student preparedness, and a lack of adequate technological support in the learning environment.

These findings reinforce the study's conclusion that digitalization is not a solution without adequate structural readiness, human resources, and support systems. A similar trend is evident in the context of Islamic law—some sharia institutions have adopted digital technologies (such as zakat payment apps or sharia mobile banking), but their effectiveness remains low due to a lack of digital literacy and ongoing user support.

In other words, in both the education and Islamic law sectors, digital transformation must be accompanied by the development of a supporting ecosystem, including training, education in core values (both educational and sharia principles), and improvements to digital infrastructure. Otherwise , digitalization could create new gaps between institutions and the communities they serve.

Based on several previously presented studies, it can be concluded that digital transformation in Islamic law in the Industrial Revolution 5.0 era is both a strategic necessity and a multidimensional challenge. Research findings, such as those conducted (10), confirm that the use of digital technology without adequate system readiness, human resources, and a sound value approach will not yield significant positive impacts. This finding is further supported by research

(11), which shows that Islamic banking still faces various limitations in optimizing its presence in the digital era due to poor system integration and minimal service innovation.

(12) (13) highlight the importance of strengthening the values of maqasid sharia in digital transformation. Digitalization is not simply about adopting technology, but rather how that technology can shape a financial system and services that remain grounded in the principles of justice, transparency, and free from riba and gharar. In this context, digital transformation must be directed at expanding sharia financial inclusion, strengthening the digital literacy of the community, and encouraging active community participation in the Islamic law ecosystem.

(14) (15) research in the law sector confirm that the success of digital-based services is highly dependent on the quality of the relationship between users and service providers, including how values, ethics, and trust are built through these digital systems. From all these research findings, it can be concluded that digital transformation in Islamic law will only be successful if supported by infrastructure readiness, competent human resources, an Islamic values-based approach, and regulations and business models that are adaptive to current developments. This overview provides a strong foundation for designing digitalization policies and strategies that are not only modern but also relevant to the needs of the community and remain aligned with sharia principles.

CONCLUSION

Based on the research and discussions conducted, it can be concluded that digital transformation in Islamic law in the era of the Fourth Industrial Revolution is an unavoidable step in addressing the dynamic needs of the community. Rapid technological developments require Islamic financial institutions to not only adapt systematically but also strengthen Sharia values in every aspect of their digital services. Digitalization is not merely a change in working methods; it must also serve as a medium for expanding the reach of inclusive, efficient, and equitable Islamic legal services.

Various relevant studies have shown that the success of digital transformation depends heavily on infrastructure readiness, the community's digital literacy level, human resource capacity, and regulatory support for technology-based Islamic law development. Without synergy between technology and Sharia principles, the digitalization process can actually lead to value disorientation and service inequality.

Thus, the digitalization of Islamic law must be directed in a structured and transformative manner, not only to pursue technical efficiency but also to strengthen the role of Islamic laws as an alternative solution amidst increasingly complex global challenges and the needs of the Muslim community. This conclusion is expected to serve as a foundation for formulating more progressive and value-based policies, strategies, and innovations in developing Islamic law in the era of Artificial Intelligence.

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