

Philosophical And Theoretical Basis Of The Sharia Economic Dispute Resolution System In Indonesia In Facing The Digitalization Of The Economy

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Abstract: The development of economic digitalization has given birth to various new forms of transactions in the sharia economy, such as the use of sharia fintech, sharia-based peer-to-peer lending, *smart contracts*, e-commerce with murabahah contracts, and investments through digital platforms. In practice, disputes arise, for example, in cases of default in Sharia fintech financing, contract discrepancies in digital transactions, or misuse of funds in online Sharia investment platforms. Meanwhile, existing dispute resolution systems, both through Religious Courts and Sharia Arbitration, are generally still based on conventional mechanisms and are not fully adaptive to the rapid, cross-jurisdictional, and technology-based nature of digital disputes. This study aims to analyze the philosophical and theoretical foundations of the Sharia economic dispute resolution system in Indonesia and its relevance in facing the era of economic digitalization. This study uses a normative juridical approach by examining Islamic legal literature, *ushul fiqh* (Islamic jurisprudence), and related regulations. The results show that the Sharia economic dispute resolution system is rooted in the principles of justice, welfare, and peaceful resolution, but still requires strengthening to respond to the complex dynamics of digital transactions. These limitations are evident in the suboptimal regulations governing digital platform-based disputes, the weakness of electronic evidence mechanisms from an Islamic legal perspective, and the lack of integration of dispute resolution institutions with adaptive information technology systems.

Keywords: philosophical basis, theoretical basis, Islamic economics, dispute resolution.

Introduction

The development of digital technology has brought about significant changes in various aspects of life, including the Islamic economy. This transformation is marked by the emergence of various technology-based transaction models that offer convenience, speed, and efficiency (Raainaa, 2024). The presence of digital platforms allows people to access Islamic financial services without the constraints of time and space. This demonstrates that the Islamic economy is no longer conventional but has adapted to current developments (Utami et al., 2025). This reality has encouraged the birth of various innovations that continue to develop, thus requiring more in-depth studies to ensure that each practice remains within the corridor of the sharia principles that form its foundation.

Various new forms of transactions in the Islamic economy are rapidly developing, such as Islamic fintech, Sharia-compliant peer-to-peer lending, and the use of smart contracts in various business activities. E-commerce platforms are also increasingly adopting Sharia-compliant contracts, such as murabahah and ijarah, in digital buying and selling practices (Nasution et al., 2025). This development demonstrates the Islamic economy's ability to transform to meet the needs of modern society. Ease of access and transaction efficiency are key attractions for users. This situation also presents new challenges that require serious attention, particularly in terms of regulation and legal certainty.

The increasing complexity of digital transactions in the Islamic economy inevitably leads to potential disputes between parties. Legal relationships within digital platforms often involve multiple parties with varying characteristics. The risk of disputes increases with the increase in transaction volume and the involvement of technology in the process (Arbaina & Umam, 2024). This situation demands a dispute resolution system capable of providing legal certainty and ensuring justice for all parties involved in the transaction. The types of disputes that arise in digital Islamic economic practices are diverse, ranging from defaults in Islamic fintech financing to contractual inconsistencies in digital platform-based transactions (Nursari et al., 2024). Other issues can also arise in the form of misuse of funds in app-based investments that use Sharia principles as a pretext. The complexity of these disputes demonstrates the significant differences between digital transactions and conventional transactions. This situation requires a more adaptive and responsive dispute resolution approach to technological developments.

The current system for resolving Sharia-compliant economic disputes in Indonesia is generally conducted through Religious Courts and Sharia arbitration institutions. Both institutions have a strong legal basis for resolving Sharia-compliant disputes (Hsb, 2020). The mechanisms used still adopt conventional patterns that focus on direct litigation and non-litigation processes (Ananda & Afifah, 2023). This situation demonstrates limitations in responding to the dynamics of digital-based disputes, particularly those involving technology and

across regions. Meanwhile, the rapid, flexible, and often inter-jurisdictional nature of digital disputes requires a highly adaptable resolution system. Conventional mechanisms, which require lengthy time and complex procedures, are becoming less effective in addressing these realities. Technological developments demand innovation in dispute resolution systems that can keep pace with the rapid changes in digital economic practices (Al Jannah & Rohmayanti, 2025). This is a challenge for the current legal system.

The normative foundation in Islam emphasizes the importance of justice and proportional dispute resolution. Allah SWT says in the Qur'an:

may Allah bless him and give him peace and blessings

"Indeed, Allah commands to act fairly and do good" (QS. An-Nahl: 90) (Soenarjo, 2019).

This verse demonstrates that justice is a primary principle in every aspect of life, including the resolution of economic disputes. This value of justice serves as the foundation for formulating a legal system that is not only formal but also substantive. Islamic teachings also encourage peaceful dispute resolution as a means of maintaining social harmony. The Prophet Muhammad (peace be upon him) said:

God willing, God willing, God willing, God willing, God willing, God willing

"Peace is permissible between Muslims as long as they do not make lawful what is haram or forbid what is halal" (HR. Abu Dawud).

The hadith emphasizes that dispute resolution in Islam fundamentally prioritizes the principle of peace (al-shulh) as the primary means of resolving conflicts between parties. Peace is seen as a mechanism that prioritizes the common good, maintains social relations, and avoids prolonged hostilities. This principle also reflects the flexibility of Islamic law in providing space for parties to reach a just and mutually beneficial agreement. However, the permissibility of peace still has strict limits, namely that it must not conflict with sharia provisions, such as permitting something that is forbidden or vice versa. Within the context of sharia economic dispute resolution, this hadith provides a normative basis that mechanisms such as mediation, negotiation, and arbitration are highly recommended as long as they adhere to the principles of justice and truth (Aravik, 2016). This approach shows that Islamic law is not only oriented towards formal resolution, but also towards creating social harmony and substantive justice in society.

The philosophical foundation for resolving Islamic economic disputes is rooted in the values of justice, welfare, and balance. These principles aim not only to resolve conflicts but also to maintain social relations and create order in society. This approach demonstrates that Islamic law has a broad dimension, not only being normative but also considering the social impact of every decision taken. The theoretical foundation of this study is inseparable from *ushul fiqh* (Islamic jurisprudence) as a methodology for understanding Islamic law. *Usul fiqh* provides a framework for interpreting evidence and linking it to evolving realities. The development of the digital economy demands a renewal of theoretical approaches to address issues not explicitly addressed in classical texts. This need demonstrates the importance of developing contextual *ijtihad*.

Several previous studies have shown different but complementary focuses in the scope of resolving Sharia economic disputes in the digital era. R. Ira Laksana Dewi (2025) emphasized that the authority to resolve Sharia economic disputes, including digital ones, legally rests with the Religious Courts, supported by regulations that promote the principles of simple, expeditious, and low-cost justice. However, institutional strengthening, increased competence, and changes in public stigma toward Religious Courts are still needed (Dewi, 2025). Asmuni (2024) highlighted the importance of implementing *maqāṣid al-sharī'ah* theory in increasing the competence of judges so they are able to understand the complexity of digital economic transactions, so that decisions are not only legal-formal but also substantive and benefit-oriented (Asmuni & Arifin, 2024). Meanwhile, Zainol Fata (2025) emphasized that the development of e-commerce in the digital economy requires the application of sharia-based principles of justice and transparency to guarantee the trust and protection of parties in digital transactions, so that sharia values are maintained amidst technological transformation (Fata & Hofifah, 2025).

Unlike the three previous studies, which tended to be normative-practical and applicative, emphasizing the authority of institutions, the competence of judges, and the implementation of sharia principles in digital practice, this study focuses more on exploring the philosophical and epistemological dimensions of the dispute resolution system itself, particularly in internalizing the values of justice ('*adl*'), benefit, and *maqāṣid al-sharī'ah* as the conceptual foundation of the legal system. This study aims to critique the tendency of dispute resolution practices that are still formalistic and do not explore substantive ethical values, thus offering a theoretical reconstruction so that the legal system is not only normatively valid, but also morally just and responsive to the challenges of digitalization. Therefore, this study aims to analyze the philosophical and theoretical foundations of the sharia economic dispute resolution system in Indonesia and examine its relevance in facing the era of economic digitalization. The focus of the research is directed at understanding the compatibility between sharia principles and current dispute resolution practices. The research results are expected to contribute to the development of a dispute resolution system that is more adaptive, responsive, and remains based on sharia values.

Method

This research uses a normative juridical approach by examining various relevant legal sources, including classical and contemporary Islamic legal literature, books on Islamic jurisprudence (ushul fiqh), and laws and regulations related to the resolution of Islamic economic disputes in Indonesia. The legal sources used include primary legal materials such as the Qur'an, Hadith, and positive legal regulations (statutes, Supreme Court regulations, and court decisions), as well as secondary legal materials in the form of books, scientific journals, and previous research results. The research method used is descriptive-analytical, namely by systematically describing the concepts, norms, and practices of Islamic economic dispute resolution, then analyzing them critically using a conceptual approach and a statute approach to find a match between the philosophical, theoretical, and developing legal practices. Data collection techniques are carried out through library research, while data analysis is carried out qualitatively by interpreting and constructing legal arguments logically, systematically, and comprehensively to produce conclusions relevant to the development of economic digitalization.

Results and Discussion

1. Theoretical Basis for Islamic Economic Dispute Resolution

The digitalization of the economy has brought about a fundamental transformation in global economic interaction patterns, including within the Islamic economic ecosystem. This transformation requires adjustments to Islamic economic dispute resolution mechanisms to ensure they remain relevant, effective, and consistent with Islamic principles.

Islamic economic dispute resolution is rooted in three primary sources of Islamic law: the Qur'an and Hadith as primary sources emphasizing the first principle of justice ('adl), second deliberation (shura), and third peace (sulh). Ijma' and Qiyas as collective ijtihad methods of scholars in responding to contemporary issues, including digital transaction disputes. The principle of Muamalah regulates economic interactions by prohibiting usury (interest), gharar (uncertainty), and maysir (speculation). "Indeed, Allah commands (you) to act justly and do good..." (QS. An-Nahl: 90) becomes the ethical foundation in every dispute resolution process.

The theoretical basis for resolving Islamic economic disputes in Indonesia is dualistic-integrative, namely combining classical Islamic law and Indonesian positive law (Annah & Syukri, 2024). These two theoretical frameworks are not contradictory, but rather complementary, creating a comprehensive justice system that is responsive to societal dynamics. In other words, the theoretical basis for resolving Islamic economic disputes in Indonesia stems from the integration of classical Islamic law and Indonesian positive law, which complement each other in creating a comprehensive justice system.

In the classical Islamic legal tradition, the resolution of sharia economic disputes is rooted in the theory of wilayat al-qadha which divides law enforcement agencies into three models, namely as follows (Jannah & Syukri, 2024):

- a. Al-Qadha: Theoretical Function as a formal judicial institution that decides disputes based on sharia law with binding decisions (ilzam), contemporary relevance: Being the theoretical basis for the absolute authority of the Religious Court in resolving sharia economic disputes based on Law No. 3 of 2006.
- b. Al-Hisbah Region: Theoretical Function as State institutions authorized to resolve minor violations in the market and muamalah transactions without formal judicial process, contemporary relevance: To be the philosophical basis for sharia compliance monitoring mechanisms in Islamic financial institutions.
- c. Wilayah al-Madzalim: Theoretical Function as a special body formed by the government to defend those who are oppressed due to the arbitrariness of the ruler, contemporary relevance: To be an inspiration for the establishment of the Sharia Ombudsman institution and a Sharia consumer complaints mechanism.

Outside of formal judicial mechanisms, classical Islamic law developed a theory of consensual-based dispute resolution:

a. Theory of As-Sulhu (Peace)

Based on QS. Al-Hujurat: 10: "Indeed, the believers are brothers, therefore make peace between your two brothers..." Theoretically, sulh is a peace agreement that is binding according to sharia and can permanently stop disputes (qath'u al-khusumah). In modern practice, this theory is implemented through mediation as required by PERMA No. 1 of 2008, with the principle of a win-win solution that maintains the business relationship of the parties.

b. At-Tahkim Theory (Sharia Arbitration)

Arbitration comes from the word hakama which means appointing a third party as an arbitrator to resolve a dispute. Normative basis: QS. An-Nisa: 35 concerning the appointment of hakam from both parties. Theoretically, sharia arbitration offers the following advantages: (1) speed of the process, (2) confidentiality, (3) expertise of the arbitrator in fiqh muamalah, and (4) decisions that are in accordance with sharia principles.

Based on Constitutional Court Decision Number 93/PUU-X/2012, the resolution of sharia economic disputes is the absolute authority of the Religious Courts (Undang-Undang Republik Indonesia Nomor 3 Tahun 2006).

This theory asserts that:

"The Religious Court has the duty and authority to examine, decide, and settle cases at the first level between Muslims in the field of Islamic economics." (Article 49 letter (i) Law No. 3 of 2006)

Theoretically, this absolute authority is based on: The Principle of Islamic Personality: The law applicable to Muslim legal subjects is Islamic law. The Principle of Lex Specialis: The Religious Courts Law is a special law that overrides general law (General Courts) in Islamic economic disputes.

In Indonesian positive law, the theory of Alternative Dispute Resolution (ADR) serves as the basis for non-litigation mechanisms. Theoretically, ADR offers: Theoretical advantages of ADR in the context of sharia: Maintaining Islamic brotherhood between parties, Avoiding the stigma of "win-lose" which can damage business relationships, and Allowing the operational application of the principles of sulh and tahkim (Undang-Undang Republik Indonesia Nomor 30 Tahun 1999).

Fatwas issued by the National Sharia Council of the Indonesian Ulema Council (DSN-MUI) theoretically serve as a source of material law in resolving Sharia economic disputes. Although DSN-MUI fatwas do not serve as formal legal sources like statutory regulations, they possess significant persuasive power in religious court practice due to the MUI's scientific authority and social legitimacy.

2. Philosophical Basis for Resolving Islamic Economic Disputes

This philosophical foundation is rooted in the primary objectives of Islamic law, which prioritize justice and the welfare of the people. Law is understood not only as a set of formal rules, but also as a means to maintain social balance and protect human interests. Dispute resolution in this context involves more than simply deciding a case, but also restoring harmony disrupted by conflict. This philosophical approach makes Islamic law more humane and adaptive to various conditions developing in society. These philosophical foundations include: justice, welfare, peace, balance, legal certainty, and responsibility.

First: The value of justice is the primary foundation of every Islamic economic dispute resolution process. Justice is not only defined as formal equality, but also as substantive justice that takes into account the circumstances of the parties proportionally (Pratama et al., 2024). This principle requires that every decision taken should not unfairly disadvantage either party. The concept of justice in Islam also encompasses a balance between rights and obligations, resulting in decisions that are not only legally valid but also morally acceptable.

Second: Benefit is another philosophical value that forms an important basis for resolving Islamic economic disputes. Every conflict resolution effort is aimed at generating greater benefits and preventing wider harm (Dewi, 2025). This principle provides flexibility in determining the most appropriate form of resolution for the situation at hand. Its orientation toward the common good makes Islamic law flexible and adaptable to the ever-changing needs of society.

Third: The principle of peace, or al-shulh, occupies a crucial position within the philosophical framework of dispute resolution. Islam encourages conflict resolution through deliberation and mutual agreement as a first step before resorting to formal channels (Lubis, 2023). This approach aims not only to resolve the problem but also to maintain good relations between the parties. The value of peace reflects that dispute resolution in Islam is not oriented toward victory for one party, but rather toward the creation of balance and justice for all.

Fourth: The balance between legal certainty and justice is a philosophical foundation that cannot be ignored. A dispute resolution system must be able to provide certainty for effective implementation, while still maintaining attention to substantive aspects of justice (Jazuli, 2024). An imbalance between the two can lead to dissatisfaction and distrust in the legal system. The philosophical approach in Islamic law seeks to maintain this balance so that the law remains relevant and accepted by society.

Fifth: Social responsibility is also an integral part of the philosophical values in resolving Islamic economic disputes. Every legal decision impacts not only the individual involved in the dispute but also society at large (Febriani et al., 2023). Considering social impacts is crucial to ensure dispute resolution does not create new problems. This principle demonstrates that Islamic law has a strong social dimension and does not focus solely on individual interests.

This philosophical foundation provides direction for the development of a sharia-compliant economic dispute resolution system that is more adaptive to current developments, including the digitalization of the economy. The values of justice, welfare, and peace are the primary foundations for responding to the various new forms of disputes that arise. This approach allows the legal system to adhere to basic sharia principles while simultaneously addressing modern challenges. The result is a dispute resolution system that is not only normatively valid but also practically relevant.

3. Theoretical Basis in the Perspective of Usul Fiqh

The theoretical basis cannot be separated from the role of ushul fiqh as a methodology for understanding and formulating Islamic law. Usul fiqh provides a systematic framework for exploring law from primary sources such as the Qur'an and the Hadith (Paryadi, 2021). This approach allows Islamic law to be not only textual but also contextual, adapting to changing times. In the context of dispute resolution, ushul fiqh serves as the basis for determining the methods, principles, and mechanisms used to ensure compliance with sharia values.

The concept of legal *istinbath* is a crucial part of the ushul fiqh framework relevant to dispute resolution. This process involves in-depth reasoning to derive the law from existing evidence, either directly or through an analogical approach (Putra, 2021). Methods such as *qiyas*, *istihsan*, and *maslahah mursalah* are used to address issues not explicitly addressed in the text. This approach provides flexibility in addressing various forms of modern disputes, including those arising in digital economic practices. The principle of *maqasid sharia* serves as a crucial theoretical foundation from the perspective of ushul fiqh. Every dispute resolution must consider the primary objectives of sharia, namely safeguarding religion, life, intellect, posterity, and property (Mufadhhol & Nuraeni, 2025). This approach ensures that decisions are not only legally valid but also bring broad benefits to society. The integration of *maqasid* into dispute resolution allows Islamic law to remain relevant in a variety of complex situations.

Islamic jurisprudence (*fiqh*) principles also play a crucial role in supporting the theoretical foundation for dispute resolution. Principles such as "*al-dharar yuzal*," meaning that harm must be eliminated, serve as guidelines for determining just solutions. Other principles, such as "*al-'adah muhakkamah*," demonstrate that custom can be considered in establishing law as long as it does not conflict with sharia. The use of these principles facilitates addressing diverse and dynamic issues (Permana, 2020). The differing views of scholars on ushul fiqh demonstrate the dynamic nature of understanding Islamic law. Different schools of jurisprudence (*mazhabs*) employ different methods for conducting *istinbat* (legal judgment), resulting in varying opinions on dispute resolution. These differences are not obstacles but rather intellectual resources that can be used to find the best solution. The comparative approach in ushul fiqh allows for the selection of the opinion most appropriate to the context at hand.

The development of the digital economy demands a strengthening of the theoretical foundations of ushul fiqh (Islamic jurisprudence) to address emerging new issues. Technology-based transactions such as fintech and smart contracts require a legal approach that not only refers to classical texts but also considers modern realities (Nasution et al., 2025). Usul fiqh provides room for *ijtihad* to develop adaptive laws without abandoning the basic principles of sharia. This demonstrates the flexibility of Islamic law in the face of changing times (Pakarti et al., 2023). The theoretical foundation of the ushul fiqh perspective provides a significant contribution to building a comprehensive Islamic economic dispute resolution system. This approach ensures that each dispute resolution process is not solely based on formal rules but also considers the values of justice, public interest, and social context. Integrating theory and practice is key to creating an effective and relevant system. The result is a dispute resolution mechanism that can address modern challenges without losing its Islamic identity.

4. The Dynamics of Sharia Economic Disputes in the Digitalization of the Economy

The development of economic digitalization has brought significant changes to Islamic economic practices, particularly in transaction patterns and legal relationships between parties. This transformation has created a faster, more efficient, and more flexible transaction system through the use of digital technology. The presence of various online platforms opens up significant opportunities for Islamic economic growth, but also introduces new complexities in legal relations (Wulandari & Nasik, 2019). This situation has triggered dispute dynamics that differ from conventional dispute patterns. Digital transactions in the Islamic economy involve various innovations such as fintech, peer-to-peer lending, and the use of algorithm-based smart contracts. Each transaction model has its own characteristics that influence the potential for disputes. The involvement of technology in the contract process often raises issues related to the clarity of agreements, their validity, and information transparency (Arfaizar et al., 2023). This shows that the dynamics of the dispute are not only related to the legal aspects, but also the technology used.

Disputes in the digital Islamic economy often arise from an imbalance of information between parties. Users of digital services do not always have an adequate understanding of the transaction mechanisms involved. This can lead to misunderstandings that can lead to conflict. Lack of digital literacy and Islamic finance are factors that increase the potential for disputes in modern economic practices (Ronaldo et al., 2025). The nature of disputes in the digital economy is also marked by their cross-regional and cross-jurisdictional nature. Transactions conducted through digital platforms allow for the involvement of parties from various regions and even countries. This situation presents challenges in determining legal authority and appropriate dispute resolution mechanisms. This complexity is not present in conventional transactions, which are more geographically limited.

Technological developments have also given rise to new forms of disputes previously unknown in Islamic economic practices. Issues such as system failures, data manipulation, and digital security breaches are part of the dynamics that must be addressed. Disputes are no longer solely related to default or breach of contract, but also

involve technical aspects that require multidisciplinary understanding. Responses to these dispute dynamics demonstrate that existing dispute resolution systems still face limitations in accommodating technological developments. The mechanisms used are not fully capable of meeting the need for speed and efficiency in resolving digital conflicts. The gap between the development of practices and the readiness of the legal system is a major challenge in maintaining public trust in the Islamic economy.

The dynamics of Islamic economic disputes in the digital era demand a renewal of the legal approach used. Integrating Islamic principles with the use of technology is a crucial step in creating an adaptive system. This approach aims not only to resolve disputes but also to prevent conflict through strengthening regulations and public literacy. The results are expected to create a more stable, equitable, and sustainable Islamic economic system amidst changing times.

5. Challenges and Reconstruction of the Islamic Economic Dispute Resolution System

The development of economic digitalization presents new challenges to the Islamic economic dispute resolution system in Indonesia. The complexity of technology-based transactions demands a system capable of adapting to rapid changes. Reality shows that existing dispute resolution mechanisms are still unable to fully meet these needs. This situation necessitates a system reconstruction that is more responsive to the dynamics of the times.

First: Limited regulations that do not specifically address digital-based Sharia economic disputes. Many transactions occur outside the scope of conventional rules, creating legal uncertainty. This situation can undermine public trust in the Sharia economic system. Strengthening regulations is a crucial step in creating clearer legal certainty. Second: The evidentiary aspect in digital disputes is also a complex issue. Electronic evidence is often not fully accommodated within a comprehensive Islamic legal perspective. This situation complicates the evidentiary process in dispute resolution. Developing a digital-based evidentiary concept within the framework of *ushul fiqh* is an urgent need. Third: The limited human resources who understand both Sharia and technological aspects is another challenge that cannot be ignored. Judges, arbitrators, and mediators often lack the competency to understand the nature of digital transactions. This condition impacts the quality of their decisions. Improving human resource capacity is a crucial part of the system renewal process (Putra M et al., 2024).

Islam provides a strong normative foundation for resolving disputes fairly and wisely. Allah SWT says: may Allah bless him and give him peace and blessings God willing, God willing, God willing, God willing. تَحْكُمُوا بِالْعَدْلِ

"Indeed, Allah commands you to convey the message to those who are entitled to receive it and when you determine the law between people, you must determine it fairly" (QS. An-Nisa: 58) (Soenarjo, 2019).

This verse not only emphasizes the importance of justice but also embodies two key principles in the Islamic legal system: trustworthiness and justice. The command to convey trusts to those entitled to them demonstrates that every right must be granted appropriately without any deviation or abuse. Trustworthiness in this context extends beyond wealth to responsibility, power, and authority in deciding a case. This principle underpins the obligation for all parties involved in dispute resolution, whether judges, arbitrators, or mediators, to carry out their duties with integrity and responsibility. The second part of the verse emphasizes the obligation to establish law fairly when deciding cases between people. This justice is not only formal but also substantive, namely considering the circumstances of the parties objectively and proportionally (Sitorus & Putri, 2025). In the context of Islamic economic dispute resolution, this principle requires that every decision be based not only on written rules but also on the value of the public interest and the avoidance of injustice. Justice is the primary benchmark for assessing the quality of a decision.

The explanations of exegetical scholars also reinforce the meaning of this verse. Ibn Kathir stated that the verse is a general command for every trustee to fulfill their responsibilities correctly and fairly (Ibn Kathir, 2000). Al-Qurthubi added that justice in deciding cases is an absolute obligation that should not be influenced by personal interests or external pressure (Al-Qurthubi, 1963, Vol. 3). This view demonstrates that justice in Islam is universal and must be upheld in all circumstances. This verse's relevance to resolving Islamic economic disputes is strong, particularly given the complexity of modern transactions. Every form of dispute, whether occurring in conventional or digital systems, must be resolved by upholding the principles of trust and justice. Implementing these principles will foster public trust in the existing legal system. Without justice, dispute resolution will be a mere formality that leaves no satisfaction for the parties.

The Prophet's hadith also provides guidance in resolving conflicts through a peaceful approach. Rasulullah SAW said:

God willing

"Peace is better" (HR. An-Nasa'i).

The hadith emphasizes that peace (*al-shulh*) is a highly recommended approach to dispute resolution in Islam. The phrase "peace and mercy" not only demonstrates the virtue of peace, but also implies that resolving a

conflict through mutual agreement is more beneficial than protracted disputes. Peace allows the parties to reach a mutually beneficial solution without causing further hostility or harm. This value reflects the character of Islamic law, which is not solely oriented toward the victory of one party, but rather toward the creation of social harmony (Aravik, 2016).

The deliberative approach to peacemaking also aligns with Quranic principles, which emphasize the importance of dialogue and consensus in resolving differences. This process provides a space for parties to openly express their respective interests and seek fair and equitable solutions. In the context of resolving Islamic economic disputes, mechanisms such as mediation and arbitration are concrete forms of implementing the principle of al-shulh (Riza & Vahlevi, 2021). This approach is not only faster but also more flexible than formal litigation. The relevance of this hadith is even stronger in dealing with digital-based disputes, which demand speed and efficiency. The dynamic nature of digital transactions requires a straightforward resolution mechanism. A peaceful approach through digital platforms such as online dispute resolution can be an effective solution. This principle also aligns with the principles of Islamic jurisprudence (fiqh):

may Allah bless him and give him peace and blessings
 “Resisting damage takes precedence over attracting benefit.”

The application of the principle of peace in resolving Sharia economic disputes demonstrates Islamic law's high flexibility in responding to changing times. Peace is not only an alternative but also a priority in maintaining social relations and creating sustainable justice. This approach reinforces the point that dispute resolution in Islam aims not only to resolve conflict but also to maintain the welfare and stability of society.

Reconstruction of the Islamic economic dispute resolution system needs to be directed at integrating technology into the settlement process. Developing an online dispute resolution platform is one concrete solution that can be implemented. This system allows for fast, efficient, and transparent dispute resolution without the constraints of time and space (Putra et al., 2020). The use of technology is a strategic step in addressing the needs of modern society. Strengthening regulations and increasing human resource capacity are also crucial solutions. The government and relevant institutions need to develop more specific regulations regarding digital Islamic economic disputes. Training judges, arbitrators, and mediators in technology and the digital economy is a crucial step. These efforts will improve the quality of dispute resolution and strengthen public trust.

Reconstruction of the Islamic economic dispute resolution system in Indonesia must be carried out comprehensively by integrating Islamic values and technological developments. This approach will enable the creation of a system that is not only normatively fair but also effective in practice. The results are expected to provide legal certainty, safeguard the public interest, and sustainably address the challenges of economic digitalization.

Conclusion

This study concludes that the philosophical and theoretical foundations of the sharia economic dispute resolution system in Indonesia are firmly rooted in the principles of justice, benefit, trustworthiness, and peace derived from the Qur'an, hadith, and the framework of ushul fiqh. In practice, the existing system, through Religious Courts and sharia arbitration, has normative legitimacy, but is not yet fully adaptive in responding to the dynamics of economic digitalization that have given rise to new forms of disputes, such as fintech transactions, smart contracts, and cross-jurisdictional digital platforms. Limited regulations, electronic evidence, and human resource capacity are key challenges hampering the effectiveness of dispute resolution. Therefore, an integrative reconstruction of the system is needed through strengthening sharia-based regulations, developing online dispute resolution mechanisms, and improving the competence of law enforcement officers who understand aspects of technology and Islamic law. This study confirms that the integration of the values of maqasid sharia and technological innovation is key to realizing a fair, responsive, and sustainable dispute resolution system in the digital era.

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