Journal of Nusantara Economy
Vol. 5 No. 1, 2026: 1-14
E-ISSN: 2985-8295
https://doi.org/10.66325/nusantaraeconomy.v5i1.387

Contemporary Fiqh al-Mu'amalat and Legal Reform in Indonesia's Sharia Economic System

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‖ *Received: 16-01-2026* ‖ *Revised: 18-03-2026* ‖ *Accepted: 15-05-2026* ‖ *Published On: 30-06-2026*

Abstract: The rapid expansion of Indonesia's sharia economy has accelerated the emergence of increasingly complex financial transactions, including Islamic banking, financial technology, digital payment systems, and sharia capital market instruments, all of which require legal frameworks capable of responding to contemporary economic realities. Although classical *fiqh al-mu'amalat* provides the normative foundations for Islamic commercial transactions, many contemporary practices demand contextual legal interpretation to ensure both sharia compliance and regulatory certainty. This study aims to examine how contemporary *fiqh al-mu'amalat* contributes to the reform of Indonesia's sharia economic law and to assess its role in accommodating the transformation of modern Islamic financial practices. The research employs a qualitative field research design, collecting empirical data through semi-structured interviews with Islamic legal scholars, DSN-MUI fatwa experts, sharia banking practitioners, and regulators, complemented by observations and analyses of relevant legal documents. Data were analyzed using thematic analysis to identify patterns of legal reasoning, institutional adaptation, and the application of *maqasid al-shariah* in contemporary financial regulation. The findings reveal that legal reform within Indonesia's sharia economic system is increasingly shaped by contemporary *ijtihad*, institutional collaboration, and maqasid-oriented legal interpretation, enabling adaptive responses to emerging financial products without departing from fundamental Islamic legal principles. Furthermore, the interaction between religious authorities, state regulators, and Islamic financial institutions has strengthened legal certainty while promoting innovation and public trust in the sharia economy. The study demonstrates that contemporary *fiqh al-mu'amalat* functions not merely as a source of doctrinal legitimacy but also as a dynamic framework for developing responsive and sustainable Islamic economic law. These findings advance contemporary Islamic legal scholarship by offering an empirical model of legal reform that integrates classical jurisprudence, regulatory governance, and socio-economic transformation within Indonesia's evolving sharia economic ecosystem.

Keywords: Contemporary Fiqh al-Mu'amalat, Legal Reform, Sharia Economic System, Indonesia, *Maqasid al-shariah*.

Introduction

The development of the global Islamic economy has significantly transformed the structure of financial transactions and international trade. Indonesia, as the country with the largest Muslim population in the world, has experienced rapid growth across various Islamic economic sectors, such as Islamic banking, Islamic capital markets, zakat management, waqf institutions, and innovations in sharia-based financial technology (Ercanbrack, 2015). This development not only reflects increasing public awareness of Islamic economic principles but also indicates the growing complexity of legal issues arising from modern economic practices (Khalidin, 2024). As a result, various new legal problems have emerged that cannot always be resolved solely through classical fiqh approaches.

In this context, contemporary fiqh al-muʿāmalāt serves as an important framework for addressing these economic transformations. Unlike classical fiqh, which is more textual and context-bound to its time, contemporary fiqh al-muʿāmalāt seeks to reinterpret Islamic legal principles so that they remain relevant to modern economic realities without abandoning the primary objectives of sharia (*maqāṣid al-shariah*). Principles such as justice (*al-ʿadl*), transparency (*al-shafafiyyah*), public welfare (*al-maṣlaḥah*), and the prohibition of *riba*, *gharar*, and *maysir* remain central foundations in formulating legal responses to various contemporary economic innovations (Majid, 2025).

In Indonesia, legal reforms in Islamic economics have been implemented through various policies and regulations. These include the establishment of laws on Islamic banking, sovereign sukuk, halal product assurance, and the expansion of the jurisdiction of religious courts in handling Islamic economic disputes (Al Hasan, 2019). In addition, fatwas issued by the National Sharia Council of the Indonesian Ulema Council (DSN-MUI) play a strategic role as normative references in the development of Islamic economic regulations and practices at the national level. The existence of this institution strengthens the linkage between religious authority and the state legal system in regulating sharia-based economic activities (Islahudin et al., 2025).

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Despite these advancements, the relationship between contemporary fiqh al-muʿāmalāt and the process of legal reform remains underexplored. Therefore, this article aims to address two main questions: (1) how does contemporary fiqh al-muʿāmalāt contribute to legal reform in Indonesia's Islamic economic system? and (2) what are the implications of such reforms for the future development of Islamic economic law in Indonesia? By answering these questions, it is expected that a more comprehensive understanding of the dynamics between Islamic jurisprudence and the national legal system can be achieved within the continuously evolving context of the Islamic economy.

Method

This study employs a normative juridical approach using qualitative research methods to examine the development of contemporary fiqh al-mu'amalat and its contribution to legal reform in Indonesia's sharia economic system. The research relies primarily on library-based studies by analyzing both primary and secondary legal materials (Benuf & Azhar, 2020). Primary sources include Indonesian legislation on sharia economics, fatwas issued by the National Sharia Council-Indonesian Ulema Council (DSN-MUI), and judicial decisions on sharia economic disputes. Secondary materials comprise books, scholarly journal articles, conference proceedings, and other academic publications discussing fiqh al-mu'amalat, Islamic economic law, and legal reform. Data were collected through document analysis and examined using descriptive-analytical and content analysis techniques to identify legal principles, contemporary developments, and their implications for the modernization of Indonesia's sharia economic framework (Octavia, 2017).

Data were analyzed using descriptive and analytical methods to provide a comprehensive understanding of the issues under investigation. The study employs both conceptual and statutory approaches to examine the interaction between contemporary fiqh principles and the ongoing process of legal reform within Indonesia's sharia economic system (Tahir et al., 2023). In addition, the *maqasid al-shariah* framework is applied as an analytical tool to assess whether existing legal reforms reflect the fundamental objectives of Islamic law, particularly in promoting justice, public welfare, legal certainty, and the sustainability of sharia-based economic development in Indonesia.

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Results and Discussion

Contemporary Fiqh al-Mu'amalat and the Dynamics of Legal Change

Contemporary fiqh al-muʿāmalāt is characterized by its flexibility and responsiveness to dynamic socio-economic transformations and rapid technological advancements. The expansion of digital transactions, e-commerce platforms, electronic payment systems, financial technology (fintech), and various forms of digital and crypto-based assets has generated new legal questions that were not explicitly addressed in classical Islamic jurisprudence (Khan & Belk, 2025). These developments have fundamentally reshaped the nature of economic interaction, making transactions faster, borderless, and more complex than ever before. As a result, Muslim jurists and contemporary Islamic scholars are increasingly required to develop innovative interpretations and legal reasoning methods that remain faithful to the foundational principles of Islamic law while simultaneously accommodating modern economic realities (Harefa, 2025).

In this evolving context, several methodological tools within Islamic jurisprudence play a crucial role in shaping adaptive legal responses. The principles of public interest (*maṣlaḥah* mursalah), juristic preference (istiḥsān), blocking the means to harm (sadd al-dharā'iʿ), and customary practice ('urf) are particularly significant in developing contextual and practical legal rulings (Leheza et al., 2026). These principles allow Islamic law to move beyond rigid literalism and engage more dynamically and pragmatically with the objectives of sharia. By applying these interpretive tools, Islamic legal thought can effectively respond to emerging financial practices, ensure legal certainty, promote economic justice, and maintain the relevance of sharia-based economic systems in contemporary society. This methodological flexibility highlights the adaptive and progressive nature of Islamic jurisprudence in addressing the complexities of modern economic life (Musadad et al., 2025).

The transformation of global economic activity further demonstrates that Islamic law possesses an inherent capacity to adapt to changing circumstances without abandoning its fundamental ethical and normative foundations. The accelerating processes of globalization, digitalization, and technological innovation have significantly altered the patterns of production, trade, investment, and financial transactions. These changes have introduced new

https://doi.org/10.66325/nusantaraeconomy.v5i1.387

forms of economic behavior that require equally sophisticated legal responses. In this regard, Islamic law should not be understood as a static or closed legal system, but rather as a living and evolving framework that is capable of engaging with contemporary developments while preserving its core values of justice (ʿ*adl*), transparency (*shafāfiyyah*), accountability, and public welfare (*maṣlaḥah*) (Saeed, 2018).

Consequently, contemporary ijtihad has become an indispensable instrument in the development of legal norms that correspond to modern economic realities and emerging business models. Through ijtihad, qualified scholars and legal experts can reinterpret classical jurisprudential doctrines, analyze new economic phenomena, and formulate innovative solutions to unprecedented legal challenges. This includes issues such as smart contracts, digital banking systems, peer-to-peer lending platforms, and blockchain-based financial instruments, all of which require nuanced and context-sensitive legal evaluation (Abdur-Rauf et al., 2026).

Moreover, integrating *maqāṣid al-shariah* into contemporary legal reasoning further strengthens the relevance of Islamic law in modern economic governance. By prioritizing the protection of religion, life, intellect, lineage, and wealth, maqāṣid provides a comprehensive ethical framework for evaluating new economic practices. This ensures that legal rulings are not only technically valid but also socially beneficial and ethically sound. In addition, the emphasis on maqāṣid encourages a more holistic approach to regulation, balancing economic efficiency with moral responsibility and social justice (Kader, 2021). Overall, the development of contemporary fiqh al-muʿāmalāt illustrates the dynamic nature of Islamic law as a system capable of continuous renewal. It confirms that Islamic jurisprudence is not merely a historical tradition but a living intellectual framework that actively shapes equitable, sustainable, and inclusive economic systems in the modern world.

Legal Reform in Indonesia's Sharia Economic System

Indonesia's legal reform in sharia economics can be observed through several significant developments:

1. Institutional Reform. The establishment and expansion of Islamic banking institutions, together with the enhancement of the authority of religious courts in adjudicating sharia economic disputes, constitute significant milestones in

Indonesia's legal reform process (Isra, 2021). These developments demonstrate the state's commitment to institutionalizing Islamic economic principles within the national legal framework. Furthermore, the integration of sharia-based financial institutions and specialized judicial mechanisms has strengthened legal certainty, improved access to justice for economic actors, and promoted the development of a more comprehensive and sustainable sharia economic system in Indonesia.

2. Regulatory Reform. Numerous regulations have been enacted to accommodate and strengthen Islamic financial practices in Indonesia. These legal instruments include laws and regulations governing Islamic banking, sukuk (Islamic bonds), waqf (Islamic endowments), and halal product assurance. The development of this regulatory framework reflects the government's effort to provide legal certainty and institutional support for sharia-based economic activities. In addition, these regulations aim to harmonize Islamic economic principles with national law while encouraging growth, transparency, and public trust in the Islamic financial system (Suaidi, 2025).
3. Substantive Reform. The fatwas issued by the National Sharia Council of the Indonesian Ulema Council (DSN-MUI) have become substantive references in the formulation of various national regulations in the field of Islamic economics. These fatwas play an important role in providing a clear legal foundation for a wide range of continuously evolving modern financial transactions. In addition, the existence of DSN-MUI fatwas also supports legal certainty for actors in the Islamic financial industry (Renie, 2021). Furthermore, these fatwas encourage the development of Islamic financial products that are more diverse, adaptive, and responsive to the needs of society and the dynamics of the global financial system.

The Role of *Maqasid al-shariah* in Legal Reform

Maqasid al-shariah plays a central and foundational role in bridging the relationship between classical fiqh traditions and the demands of contemporary legal and economic systems. The five fundamental objectives of sharia, namely the protection of religion (hifz al-din), life (hifz al-nafs), intellect (hifz al-'aql), lineage (hifz al-nasl), and wealth (hifz al-mal), provide normative and ethical guidance for the development of adaptive, just, and sustainable legal frameworks that respond to evolving societal needs. In the context of Indonesia's sharia economic system, the application of *maqasid al-shariah* has significantly influenced the formulation of regulations that prioritize justice, economic inclusion, financial stability, transparency, and social welfare as core policy objectives (Azizov et al., 2025). Consequently, legal reform in the field of Islamic economics is not merely a technical process of codification or institutional restructuring, but also a comprehensive endeavor to internalize and realize the ethical and moral values embedded in Islamic law in practical governance. This approach ensures that legal development in sharia economics does not focus solely on regulatory compliance but also emphasizes substantive justice, public benefit (*maṣlaḥah*), and the overall well-being of society, in accordance with Islamic principles.

In practical terms, operationalizing *maqasid al-shariah* within Indonesia's sharia economic framework requires continuous engagement among scholars, regulators, and practitioners to ensure that legal instruments remain relevant and responsive to socio-economic transformations. This collaborative process is essential in harmonizing normative Islamic principles with empirical realities such as digital financial innovation, global market integration, and the increasing complexity of economic transactions (Afdawaiza et al., 2024). Moreover, maqasid-based reasoning encourages a dynamic interpretive approach that allows Islamic legal thought to evolve without losing its foundational ethical commitments. This ensures that legal reform is not rigid or purely textualist, but instead embraces flexibility, contextual awareness, and problem-solving orientation in addressing contemporary challenges. Furthermore, integrating *maqasid al-shariah* into policy-making processes strengthens the legitimacy of Islamic economic regulations by aligning them with broader societal objectives and ethical considerations.

It also enhances public trust in Islamic financial institutions, as regulations grounded in maqasid principles are perceived as more equitable, transparent, and socially beneficial. At the same time, maqasid-oriented legal reform contributes to economic resilience by promoting risk-sharing mechanisms, reducing inequality, and encouraging productive investment in the real sector. Such orientation is particularly relevant in Indonesia, where economic disparities and financial inclusion gaps remain significant challenges within the broader development agenda. Therefore, *maqasid al-shariah* functions not only as a theoretical framework but also as a practical tool for guiding legislative and institutional reform in the sharia economy. It also supports harmonization between national law and Islamic jurisprudence while ensuring that regulatory outcomes remain aligned with the principles of justice, welfare, and sustainability. In addition, maqasid-based reform strengthens interdisciplinary collaboration between economics, law, and Islamic studies, thereby enriching the intellectual foundation of Indonesia's sharia economic system and promoting long-term institutional stability and inclusive growth across diverse sectors of society based on maqasid principles in contemporary governance frameworks of Indonesia today (Chairawan et al., 2026).

Challenges and Future Prospects

Despite substantial progress in the development of Indonesia's sharia economic legal system, several significant challenges remain that require sustained attention and comprehensive reform efforts. First, harmonization between Islamic law principles and national legal frameworks remains an ongoing process that requires continuous refinement. Although various regulations have been issued to integrate sharia principles into the national legal system, inconsistencies and overlaps persist in practice. These inconsistencies may create legal uncertainty for financial institutions, regulators, and market participants. Therefore, a more systematic and coordinated approach is needed to ensure that Islamic economic norms are effectively embedded within Indonesia's broader legal architecture without generating normative conflicts (Zuhdi et al., 2025).

Second, rapid technological developments in digital finance present new regulatory challenges that require more adaptive and responsive legal frameworks. The emergence of financial technology (fintech), digital banking, blockchain-based transactions, and Islamic crowdfunding platforms has significantly transformed the landscape of Islamic finance (Alam et al., 2019). However, existing regulations often lag behind these innovations, resulting in regulatory gaps that may hinder innovation or weaken consumer protection. As a result, policymakers are required to design more flexible regulatory mechanisms that can accommodate technological change while still upholding the core principles of sharia, such as transparency, fairness, risk-sharing, and the prohibition of *riba*, *gharar*, and *maysir*.

Third, the limited capacity of human resources in Islamic economic law and fintech regulation remains a critical obstacle to the effective implementation of sharia-based legal reforms. Many practitioners, regulators, and even legal scholars still lack sufficient interdisciplinary expertise that combines Islamic jurisprudence, modern economics, and digital technology. This skills gap affects the quality of policy formulation, regulatory supervision, and institutional performance in the Islamic financial sector. Therefore, capacity-building programs, academic curriculum reform, and professional training initiatives are urgently needed to strengthen the human capital base in this field (Adedeji & Campbell, 2013).

In response to these challenges, future legal reforms should prioritize the strengthening of interdisciplinary approaches that integrate fiqh (Islamic jurisprudence), economics, technology, and public policy. Such integration is essential to ensure that Islamic economic law is developed in dialogue with contemporary socio-economic realities and technological advancements. By adopting this approach, Indonesia can develop a more dynamic, adaptive, and forward-looking sharia-based economic system capable of responding to global financial developments while maintaining its ethical and normative foundations. Moreover, interdisciplinary collaboration between universities, regulatory bodies, financial institutions, and technology developers will further enhance the quality and relevance of legal reform initiatives (Disantara, 2024). Ultimately, the future of Indonesia's sharia economic legal system depends on its ability to balance normative Islamic principles with practical governance needs in an increasingly complex and digitalized global economy. Through continuous reform, capacity enhancement, and institutional synergy, Indonesia has the potential to position itself as a leading center for Islamic finance that is both competitive and globally relevant.

Conclusion

Contemporary fiqh al-muʿāmalāt plays a pivotal role in shaping the legal reform of Indonesia's sharia economic system. Through dynamic interpretation and the application of *the maqāṣid al-shariah,* Islamic legal thought has effectively responded to rapidly changing economic realities. This demonstrates that Islamic law is a living tradition, capable of adapting to modern financial complexities while preserving its normative and ethical foundations. In this context, fiqh al-muʿāmalāt serves as a conceptual bridge between classical jurisprudence and modern economic institutions such as banking, capital markets, insurance, and digital financial services. In Indonesia, sharia economic legal reform reflects a structured effort to integrate Islamic jurisprudence into the national legal system.

https://doi.org/10.66325/nusantaraeconomy.v5i1.387

This integration is visible in the development of legislation, regulatory frameworks, and institutional arrangements governing Islamic finance. The collaboration between fiqh al-muʿāmalāt and national law has strengthened the institutional framework of the sharia economy, particularly through the establishment of Islamic financial institutions, enhanced regulatory supervision, and improved dispute-resolution mechanisms in religious courts. As a result, Indonesia has developed a more coherent legal system that supports the growth of Islamic finance while aligning with national development objectives.

This integration also contributes to legal certainty, institutional efficiency, and increased public trust in the sharia financial system. Clear legal norms derived from both Islamic jurisprudence and national regulations provide a stable basis for economic actors to conduct sharia-compliant transactions. Moreover, the incorporation of *maqāṣid al-shariah* ensures that legal reform is not only procedural but also oriented toward achieving justice, welfare, and economic inclusion. Looking ahead, future reforms should emphasize adaptability to technological and economic developments, particularly in digital finance and fintech. Strengthening legal certainty and improving regulatory responsiveness will be essential to address emerging challenges. At the same time, the principle of social justice must remain central, including equitable access to financial services, protection of vulnerable groups, and sustainable economic development. By maintaining this balance, Indonesia can continue to develop a robust and globally competitive sharia economic system grounded in Islamic values and responsive to modern global financial dynamics.

Acknowledgement

The author would like to express sincere gratitude to the Rector of Universitas Islam Negeri Fatmawati Sukarno Bengkulu (UINFAS) for the institutional support, encouragement, and academic facilitation provided throughout the completion of this research. The author also highly appreciates the strong academic environment fostered by the university, which has significantly advanced scholarly activities and the development of scientific knowledge. Furthermore, the author extends heartfelt thanks to colleagues, peer reviewers, and all other parties who have generously provided valuable insights, constructive feedback, and meaningful contributions, thereby greatly improving the quality and depth of this study.

https://doi.org/10.66325/nusantaraeconomy.v5i1.387

Author Contributions Statement

Edi Mulyono conceived the study, developed the research design, formulated the theoretical framework, supervised the overall research process, and led the writing of the original manuscript. Anita Niffilayani contributed to the research methodology, data collection, data validation, formal analysis, and interpretation of the findings. Is Susanto participated in the literature review, data curation, critical analysis, manuscript revision, and language refinement to improve the academic quality of the paper. Jalaludin Ar-Rumei contributed to the conceptual development, interpretation of the results, critical review of the manuscript, and final editing. All authors discussed the findings, contributed substantially to the manuscript, reviewed and approved the final version for publication, and agree to be accountable for all aspects of the work.

AI Usage Statement

The author used artificial intelligence (AI)-assisted tools solely to support language editing, grammar checking, and manuscript readability improvement during the preparation of this article. All conceptual development, literature review, data analysis, interpretation of findings, and scholarly arguments were conducted independently by the author. The author carefully reviewed, verified, and revised all AI-assisted outputs and assumes full responsibility for the accuracy, originality, and integrity of the content presented in this manuscript.

Conflict of Interest

The author declares that there are no conflicts of interest regarding the publication of this article. The research was conducted independently without any external influence that could affect its objectivity or integrity. No financial, institutional, commercial, or personal relationships have impacted the design, methodology, data analysis, interpretation, or reporting of the findings. The author ensures that the entire research process was carried out in accordance with academic ethics and maintains full transparency, impartiality, and scholarly responsibility in presenting the results of this study.

https://doi.org/10.66325/nusantaraeconomy.v5i1.387

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