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From Fatwa to Digital Muamalah Practice: Implementing Islamic Digital Ethics in Muslimah Influencer Business Promotion on Instagram

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Abstract:

This study examines the business promotion practices of a Muslimah influencer on Instagram within the framework of Islamic digital ethics reflected in contemporary fatwas. The rapid growth of the influencer-based digital economy raises ethical concerns regarding transparency, commercial honesty, and moral responsibility. Using a qualitative approach with socio-legal and content analysis methods, the study collected data from Instagram posts by a prominent Muslimah influencer in Palu City, private legal documents (rate cards), and semi-structured interviews with the influencer and her management team. The findings show that endorsements, paid promotions, and brand ambassadorships follow verification of product credibility, halal compliance, and legal compliance. Content production also reflects ethical control through rejecting manipulative claims, ensuring informational clarity, and maintaining morally appropriate visual narratives. These practices demonstrate the internalization of honesty, transparency, and responsibility as a living form of digital muamalah that supports an ethical, gender-responsive, and religiously compatible social media marketplace.

Keywords: Digital muamalah, Muslimah influencer, Islamic digital ethics, Instagram.

Introduction

The growth of the digital economy has transformed how economic activity is organized, from production and distribution to consumption. Social media is no longer simply a place to communicate and exchange information; it has become part of the digital economy, bringing businesses, consumers, and content creators together.[1] In Indonesia, the scale of social media use underscores the growing importance of digital spaces in social and economic life. The country has 180 million social media users, a sharp 26% increase from the previous year.[2] This shift has created new forms of economic interaction, including product marketing through social media influencers.[3]

Influencers introduce products through feed posts, stories, reels, livestreams, paid promotions, endorsements, and brand partnerships. Unlike conventional advertising, influencer promotion is more personal, drawing on the influencer's experience and the reputation they've built with followers.[4] Its success therefore depends not only on follower count but also on the influencer's credibility. Research shows that trust, authenticity,

[1] Alexander Bleier, Beth L. Fossen, and Michal Shapira, "On the Role of Social Media Platforms in the Creator Economy," *International Journal of Research in Marketing* 41, no. 3 (2024): 411–26, https://doi.org/10.1016/j.ijresmar.2024.06.006.
[2] We Are Social, "Digital 2026: Top Digital and Social Media Trends in Indonesia," Wearesocial.Com, 2025, http://wearesocial.com/id/blog/2025/11/digital-2026-top-digital-and-social-media-trends-in-indonesia/.
[3] Brooke Erin Duffy, "Social Media Influencers," *The International Encyclopedia of Gender, Media, and Communication*, 2020, 1–4, https://doi.org/10.1002/9781119429128.iegmc219.
[4] Duffy.

and credibility shape consumer perceptions and decisions.[5] This includes decisions to purchase halal products.[6]

These developments have also opened new opportunities for women to act as economic agents. On Instagram, women are no longer positioned only as consumers or objects of media representation; they actively build their reputations through professional and commercial activity.[7] For Muslimah influencers, however, this shift creates a more complex dynamic. Their work involves not only commercial interests but also the construction of religious identity and the public presentation of religiosity.[8] Muslimah influencers are therefore not merely beneficiaries of the digital economy. They have the authority to choose and manage their own economic activities.

That agency also carries ethical responsibilities. Influencers must do more than screen out unsuitable products, dishonest testimonials, and exaggerated claims; they must verify information and decide how to share it with followers in accordance with ethical guidelines.[9] Their choices affect not only their own

[5] Yasmin Alif Xaviera, Jaenal Effendi, and Siti Jahroh, "Social Media Influencer Credibility and Brand Image on Purchase Intention in Modest Fashion: The Moderating Role of Islamic Religiosity," *Indonesian Journal of Business and Entrepreneurship* 12, no. 1 (2026), https://doi.org/10.17358/ijbe.12.1.187.

[6] Indri Supriani, Sri Yayu Ninglasari, and Sri Iswati, "How Social Media Influencers Form Muslim Consumers' Halal Cosmetics Purchase Intention: Religiosity Concern," *Journal of Islamic Marketing* 16, no. 2 (2025), https://doi.org/10.1108/JIMA-02-2024-0085.

[7] Driss Rhomari and Mohamed Mifdal, "Female Influencers' Self-Presentation and Digital Leadership in Morocco: A Multimodal Discourse Analysis Approach to Their Posted Content on Instagram," *International Journal of Linguistics, Literature and Translation (IJLLT)* 8, no. 3 (2025): 55–67, https://doi.org/10.32996/ijllt.2025.6.4.8.

[8] Bouziane Zaid et al., "Digital Islam and Muslim Millennials: How Social Media Influencers Reimagine Religious Authority and Islamic Practices," *Religions* 13, no. 4 (2022): 335, https://doi.org/10.3390/rel13040335.

[9] Ismi Suraya and Faizal Zulfikar, "Influencer Marketing Strategy in Sharia Marketing: A Review from the Perspective of Ethics and Sharia Values," *El Barka: Journal of Islamic Economics and Business* 8, no. 1 (2025), https://doi.org/10.21154/elbarka.v8i1.11301.

economic interests but also others' economic decisions.[10] The ethics of digital promotion therefore concerns more than whether a statement is true or false. It also concerns how information is selected, verified, framed, represented, and circulated to the public.

From an Islamic perspective, promotion falls under muamalah because it involves economic relationships and exchanges of interests among people. Freedom to transact and innovate economically remains subject to the principles of honesty, amanah (trustworthiness), justice, mutual consent, public benefit, and the prohibition against causing harm.[11][12] When muamalah moves onto digital platforms, these principles encounter a new context involving not only products and contracts, but also information, trust, reputation, and influence.

One normative response to these concerns is the Indonesian Ulema Council (MUI) Fatwa No. 24 of 2017 on the Law and Guidelines for Conducting Muamalah through Social Media. Although the fatwa was not specifically formulated to regulate influencer marketing or endorsement activity, its principles are directly relevant to commercial communication on social media. Its requirements to practice tabayyun (verification), communicate truthful and useful information, avoid hoaxes and misleading claims, and prevent harm provide a normative framework for evaluating how influencers receive, verify, shape, and share product information with their followers.

This study does not use MUI Fatwa No. 24 of 2017 to formally expand the fatwa's legal object. Instead, it treats the fatwa as an ethical framework for assessing how its muamalah principles

[10] Nur Fitri Hidayanti, "Fenomena Endorsement Terhadap Etika Bisnis Islam," *Journal of Sharia Economy and Islamic Tourism* 5, no. 1 (2024), https://doi.org/10.31764/jseit.v5i1.

[11] Desi Susanti et al., "Principles of Islamic Law in Activities Endorsement for Muslim Female Influencers: Study Based on Tafsir Al-Qur'an," *Jurnal Hukum Islam* 24, no. 2 (2024), https://doi.org/10.24014/hi.v24i2.33566.

[12] Suraya and Zulfikar, "Influencer Marketing Strategy in Sharia Marketing: A Review from the Perspective of Ethics and Sharia Values."

correspond to influencer promotion in digital settings. Previous research on this subject falls into several groups. The first examines the fatwa's epistemological foundations,[13] social function, and normative relevance in addressing hoaxes, social media communication,[14] digital behavior,[15] and online transactions.[16] A second body of research on influencer marketing focuses largely on authenticity, credibility, and audience trust.[17] A third examines digital muamalah and Sharia compliance, documenting how Islamic legal and ethical principles adapt to digital transactions[18] while also identifying a gap between normative provisions and their practical implementation.[19]

A gap nevertheless remains. Fatwa studies tend to emphasize normative questions and legal reasoning, while influencer research more often addresses credibility, self-presentation, marketing effectiveness, and consumer responses. Research on digital muamalah, meanwhile, generally examines Sharia compliance at

[13] Karmuji Abu Safar, Teti Hadiati, and Athoillah Islamy, "The Construction of Epistemology of Fatwa on Social Interaction Through Social Media in Indonesia," *Islam Transformatif: Journal of Islamic Studies* 5, no. 2 (2021), https://doi.org/10.30983/it.v5i2.5004.

[14] Asep Gunawan et al., "The Law Has Been Muamalah Through Social Media (Study of MUI Fatwa Analysis Number 24 of 2017)," *Abdi Dosen: Jurnal Pengabdian Pada Masyarakat* 7, no. 2 (2022), https://doi.org/10.32832/abdidos.v7i2.1804.

[15] Muhammad Shuhufi et al., "Islamic Law and Social Media: Analyzing the Fatwa of Indonesian Ulama Council Regarding Interaction on Digital Platforms," *Samarah: Jurnal Hukum Keluarga Dan Hukum Islam* 6, no. 2 (2022), https://doi.org/10.22373/sjhk.v6i2.15011.

[16] Abdurrohman Kasdi et al., "Fatwa and Religious Authority: Islamic Law, Social Media Ethics and Digital Age," *Al-Ahkam: Jurnal Ilmu Syari'ah Dan Hukum* 11, no. 1 (2026), https://doi.org/10.22515/alahkam.v11i1.10755.

[17] Duffy, "Social Media Influencers."

[18] Akmal Bashori, Mutho'am Mutho'am, and Wan Noor Hazlina Wan Jusoh, "Epistemology of Fatwas on Digital Transaction in Indonesia," *Jurnal Hukum Islam* 21, no. 2 (2023): 231–78, https://doi.org/10.28918/jhi_v21i2_02.

[19] Syamratun Nurjannah et al., "Digitalization of Halal Markets and Sharia E-Commerce: Reassessing Sharia Compliance and Ethical Consumerism in the Age of Technological Disruption," *Iltizam Journal of Shariah Economic Research* 9, no. 2 (2025), https://doi.org/10.30631/0zyq6835.

the transaction or platform level. This study bridges these areas by examining how Islamic digital ethics shapes a Muslimah influencer's promotional decisions and practices, particularly in the acceptance, selection, verification, production, and distribution of promotional content.

To address this question, the study uses an exploratory qualitative design combining a socio-legal perspective with a single-case study. The study purposively selected a case centered on NN (@nabilanursakina), a Muslimah influencer in Palu. Data were collected through observation of digital content and field activities, semi-structured interviews with the influencer and her team, and documentation. The data were then analyzed thematically and verified by identifying patterns in promotional practices and relating them to the ethical principles set out in MUI Fatwa No. 24 of 2017.

Discussion

Overview of Business Promotion Practices by an Instagram Influencer

Nabila Nursakina (@nabilanursakina) is a Palu-based lifestyle influencer who began building her career on Instagram in 2020. Her first endorsement partnership involved promoting a bodycare product. That experience marked the start of her professional work as a digital content creator, particularly in promoting businesses on Instagram.

What began as a personal account developed into a professional commercial channel promoting businesses in fashion, beauty, food, and property. From September to December 2025, the account recorded 9,760,347 engagements, equivalent to 76.8% of its total followers. This high level of audience interaction reinforces NN's position as an effective commercial communicator in the digital economy, particularly in Palu.

The study identified four principal forms of promotion NN uses: endorsements, paid promotions, live hosting, and brand ambassadorships. These activities use several Instagram features,

especially feed posts, Stories, Reels, and Instagram Live. Each form entails a different degree of influencer involvement.

a. Endorsements

An endorsement involves relatively direct engagement with a product or service; the influencer uses it, reviews it, and shares the experience with followers.[20] Its defining feature is using personal experience as part of a commercial message. The recommendation therefore conveys not only product information but also an assessment grounded in the influencer's own experience.

In NN's promotions for Wizzmie and the micro and small



Figure 1. NN Account Endorsement

enterprise @bananasand, the reviews transparently covered taste, price, and venue facilities, and were consistent with the conditions observed in the field. Rather than merely displaying the products, she evaluated their taste, topping options, service, location, and cleanliness before inviting the audience to try them.

b. Paid Promotions

A paid promotion involves publishing promotional material prepared largely by the business, so the influencer does not

[20] Dewi Nopita et al., "Pengaruh Endorsment Influencer Dalam Membentuk Kepercayaan Konsumen Terhadap Brand YU Marni," *Jurnal Bisnis Terapan* 8, no. 1 (June 2024): 82–89, https://doi.org/10.24123/jbt.v8i1.6002.

necessarily use the product.[21] In NN's case, she reposts advertising content supplied by the business owner, such as posters for food or beauty services, and adds a short caption and a tag for the relevant business account. The rate card states that the online shop supplies materials for paid promotions. The influencer is therefore less involved in developing the message than in an endorsement and functions primarily as a distributor of commercial information.

c. Live Hosting

Live hosting creates a more interactive promotional relationship.[22] NN hosts live-shopping sessions, particularly for local fashion products, in which she explains product details and prices and responds to viewers' questions immediately. Its defining feature is simultaneous commercial communication: the audience can ask questions and react while the promotion is underway. Live hosting thus shifts the influencer's role from one-way message delivery to interactive commercial communication. Because the information is presented without editing, maintaining its accuracy requires particular care.

d. Brand Ambassador

A brand ambassadorship entails a more sustained commercial relationship than the other forms of promotion. A brand ambassador, commonly abbreviated as BA, represents a brand for a set period, regularly publishes brand-related content, participates in brand activities, and links the influencer's public persona to the product. For Newfivezskincare's skincare and bodycare products, for example, Nabila regularly posts feed content and Stories

[21] Almasari Aksenta, Feti Fahmimroah, and Andi Syarifuddin, *Buku Ajar Social Media Marketing* (Sumatera Barat: CV. Nusantara Press Indonesia, 2025), 157–58.

[22] Aksenta, Fahmimroah, and Syarifuddin, 118.

depicting routine use. Before signing a contract, brands require intensive product use and rigorous safety checks.

Across these four forms of business promotion, endorsements require consistency between personal experience and testimony; paid promotions call for caution with third-party



Figure 2. NN's Post as a Bodycare Brand Ambassador

information; live hosting demands real-time accuracy; and brand ambassadorships require greater care because the influencer's reputation is tied to the brand over a longer period. Ethical responsibility therefore cannot be treated uniformly across all forms of influencer promotion. The more personal and reputational the influencer's involvement, the more important it becomes to verify the suitability of both the product and the information before communicating a commercial message to the audience. The next section examines the product-selection process NN uses in her business promotion activities on Instagram.

Business Promotion Process: From Preproduction to Distribution

The findings show that business promotion on @nabilanursakina does not begin as soon as a partnership offer arrives. Before producing and publishing content, a series of verification and screening steps assesses the prospective partner,

product category, promotion type, product safety, and potential audience impact.

a. Initial Contact with a Prospective Partner

The process begins when a prospective partner contacts the administrator through the WhatsApp link in NN's Instagram bio. Using an administrator means that commercial communication between the business owner and the influencer first passes through an established channel. The prospective partner then explains the proposed partnership and identifies the product or service to be promoted.

b. Collecting Information about the Prospective Partner

After the initial contact, the influencer asks the prospective partner for basic information, including a name, product category, and business Instagram account. Proposed products may include skincare, bodycare, fashion, household goods, food, and items produced by micro and small enterprises. Collecting this information helps reduce the risk of fraud or other irresponsible conduct by parties seeking a partnership.

c. Providing the Rate Card and Verifying the Prospective Partner

The administrator sends a rate card outlining partnership requirements and operating terms, including payment, revisions, the posting schedule, and the consequences of cancellation. It also lists promotional categories that NN will not accept, including online slot gambling, academic ghost-writing services, online rotating savings groups, and products that fail to meet the required standards. NN explained the reasoning behind these exclusions:

> "...If I made promotional content for or endorsed online slot gambling, even though it is illegal and can cause harm in many ways, I do not think that would be appropriate. I also believe academic ghost-writing services are morally wrong. The same goes for online rotating savings groups, which irresponsible people often use to commit fraud. I do not want

> my followers to act on content like that and get scammed. I do not want that to happen…"[23]

This statement shows that screening is not based solely on commercial considerations. The informant weighs legality, morality, fraud risk, and the potential impact of a recommendation on followers. The documentation of the verification process explicitly records checks for halal suitability and BPOM authorization, as well as product screening before content is created. This is also reflected in the earlier interview excerpt, which notes the requirement to check BPOM authorization before accepting a brand-ambassador partnership.

For food products, verification also considers halal status. The same procedure is not applied uniformly to every prospective partner. Larger restaurants are expected to provide a halal certificate as formal evidence, whereas products from micro and small enterprises are assessed individually when certification is unavailable. NN explained:

> "When it comes to food, I make sure it is halal. Micro and small businesses usually do not have a halal label because they operate on a small scale, and obtaining halal certification can take time and money. The solution is to assess the products individually. For larger restaurants, such as Sugogi, however, I require a halal label..."[24]

d. Agreement and Partnership

Once the requirements are met and verification is complete, the prospective partner moves to the agreement stage. This includes payment and, when the promotion requires an on-site visit, scheduling the store visit. Other matters, such as production timing, revisions, product delivery, and publication, follow the terms stated in the rate card.

e. Content Production

[23] Nabila Nursakina, "Interview with the Influencer," May, 2025.
[24] Nursakina.

After the partnership is agreed, content production begins. For promotions involving a visit, NN and her team confirm the schedule and location. When no visit is required, the partner may send the product. Production then covers presenting product or service information, a quality review, the influencer's experience of use, a call to the audience, editing, and scheduling the upload.

f. Content Distribution

The final stage is to distribute the content through feed posts, stories, reels, or Instagram Live, depending on the partnership. At this point, the product and information move from the private relationship between the partner and the influencer into the public sphere, where they may shape followers' decisions. Publication is therefore the final step in a process that began much earlier.

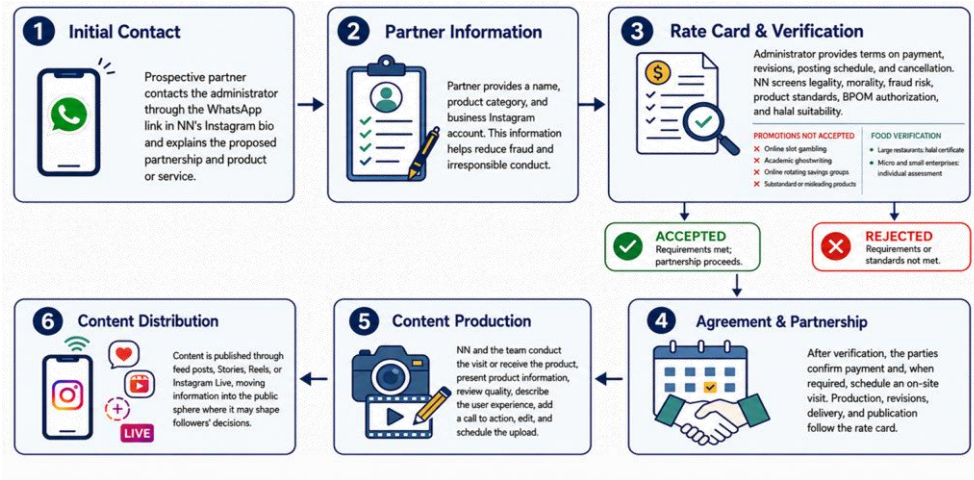


Figure 3. NN Influencer Product Selection Process

Viewed through the lens of muamalah, verification and selection in @nabilanursakina's promotional partnerships occur primarily at the pre-contract stage. They include initial communication with the administrator, delivery of the rate card, and screening of both the activity and the product to be promoted. This screening excludes online slot gambling, academic ghost-writing services, and online rotating savings groups, and includes checks on BPOM authorization and halal status. These steps establish the parties' identities and the suitability of the contract's

object before the commercial relationship proceeds. Once the rate card is accepted and the product is deemed suitable, the parties formalize the agreement through consent and payment. Contract performance then follows through content production, editing, and publication.

Applying Islamic Digital Ethics to Business Promotion on Instagram

Islamic digital ethics is reflected in three main stages of promotion on @nabilanursakina: preproduction content verification, content production, and distribution to followers. This pattern corresponds to the principles of *tabayyun*, truthfulness, benefit, and harm prevention in digital muamalah. The findings are consistent with MUI Fatwa No. 24 of 2017. Although the fatwa does not specifically regulate influencer marketing, it offers an ethical framework based on verification, truthful information, benefit, and harm prevention through which digital promotion can be assessed.

a. Verification

The first reflection of Islamic digital ethics appears in the verification process conducted before a promotional offer is accepted and content is produced. As discussed above, NN does not automatically accept every offer. NN checks skincare and bodycare products for BPOM authorization, assesses food products for halal suitability, and rejects offers involving online slot gambling, online rotating savings groups, or academic ghost-writing services. Promotional decisions are thus preceded by screening the source, the object, and the possible consequences of the information to be shared.

From a Sharia perspective, this practice can be understood through the principle of *tabayyun*. The Qur'an instructs believers not to accept information without first verifying its truth:

> "O you who have believed, if there comes to you a disobedient one with information, investigate..." (Q.S. al-Ḥujurāt [49]: 6).

This principle applies when an influencer receives information from a business and shares it with thousands of

followers. Here, tabayyun takes practical form through checks on the prospective partner, the product, its safety, and its halal status. It extends the meaning of tabayyun beyond simply "verifying news" to include the verification of commercial information. Halal considerations also fall within the process. The Qur'an states: “O mankind, eat from whatever is on earth [that is] lawful and good...” (Q.S. al-Baqarah [2]: 168).

In NN's practice, this principle is reflected in her attention to the halal status of food products. Large restaurants are asked to provide formal halal certification, while products from micro and small enterprises are assessed individually when certification is unavailable. This indicates halal awareness, but informal screening of small-business products does not provide the same assurance as formal certification. It is therefore more accurate to regard it as an effort to consider halal status rather than a guarantee that every promoted product is halal.

Another visible concern is preventing harm. NN explained that she refuses promotions for gambling, academic ghost-writing services, and online rotating savings groups because they may cause harm and because she does not want her followers to become victims of scams. This position is consistent with the hadith-based maxim *la darar wa la dirar*: one must neither cause harm nor respond to harm with harm.[25]

From this perspective, a promotion is not deemed acceptable merely because someone is willing to pay the influencer. The potential effects of the promoted product or activity also matter. Economic decisions in digital muamalah therefore entail responsibility toward third parties: the followers who receive the recommendation and may act on it.[26] These findings reinforce earlier studies that identify halal status, honesty, *amanah*,

[25] Ibnu Majah, *Sunan Ibn Majah Syarah Hasyiyah As-Sanadi 'Ala Ibn Majah* (Beirut: Dar Al-Fikr, 2003), 120.

[26] Soviatul Awaliah, Fati Rahma Rahim, and Muhammad Husain, “Digitalizing Fatwas: A Jurisprudential Analysis of Muslim Social Interactions in Virtual Spaces,” *Al-Fiqh: Journal of Contemporary Islamic Law* 1, no. 2 (2025), https://doi.org/10.61987/fiqh.v1i2.989.

transparency, and credibility as foundations of endorsement activity by Muslimah influencers.[27] They also show how these principles operate before content is produced through concrete decisions to examine, accept, or decline promotional offers.

b. Content Production

The second stage concerns how Muslimah influencers create the promotional message. The most visible principle at this stage is *sidq*, or truthfulness. Q.S. al-Aḥzāb [33]: 70 instructs believers to speak words that are true and right (*qawlan sadīdan*).

In influencer marketing, *sidq* means more than refraining from an explicit lie. Truthfulness also requires consistency between the experience claimed, the product's condition, the service received, and the information given to followers. Observations of @nabilanursakina showed that the content matched actual conditions, as seen in visits to Wizzmie and Bananasand and in NN's direct use of the products she recommended.

This consistency narrows the gap between commercial claims and experience, especially when the content uses first-person language such as "I use this" or "this is my favorite." The same principle applies to the prohibition against *ghishsh*, or deception, in the Prophetic hadith.[28] This prohibition applies when product information is exaggerated, shortcomings are concealed, or an influencer implies having used a product when that is not the case. In digital promotion, *sidq* therefore requires presenting information in a way that does not create a misleading impression. This accords with concerns about endorsement transparency identified in earlier research.[29] The present findings add a more

[27] Susanti et al., "Principles of Islamic Law in Activities Endorsement for Muslim Female Influencers: Study Based on Tafsir Al-Qur'an"; Suraya and Zulfikar, "Influencer Marketing Strategy in Sharia Marketing: A Review from the Perspective of Ethics and Sharia Values."

[28] Muslim bin Hajjaj, *Sahih Muslim, Nomor Hadis 1001* (Beirut: Dar al-Hadith, 1994), 310.

[29] Felicia Neva Ayuningtyas, "Strategi Promosi Endorsement Oleh Digital Influencer Dalam Etika Bisnis Islam," *Jurnal Ekonomika Dan Bisnis Islam* 4, no. 3 (2021), https://doi.org/10.26740/jekobi.v4n3.p160-173; Hidayanti, "Fenomena Endorsement Terhadap Etika Bisnis Islam."

specific empirical insight: direct observation of content and actual conditions can test the consistency among personal experience, the product, and the promotional message.

The next principle is *amanah*. In influencer promotion, trustworthiness works in two directions: the influencer must deliver the promotional service agreed upon with the partner, while also protecting followers' trust by refusing to circulate information known to be false or potentially harmful. This second responsibility matters because an influencer's personal reputation is itself an economic asset.

In NN's practice, *amanah* toward followers is evident in the care she takes when accepting products and her reluctance to share recommendations that could cause harm. In digital settings, *amanah* is therefore better understood as a responsibility attached to digital influence, not merely as individual honesty.

The observations also show careful attention to how content is communicated: the language is polite, and the visuals do not conflict with Muslimah norms of modesty. At the production stage, Islamic digital ethics is therefore reflected in the relationship among *sidq*, *amanah*, transparency, lived experience, and how the message is conveyed. This also explains why different forms of promotion demand different levels of care.

c. Distribution

The distribution stage involves sharing content publicly through feed posts, stories, reels, and Instagram Live. Information previously confined to the relationship between the business and the influencer now enters the public sphere and may influence followers' decisions. From an Islamic perspective, the circulation of information cannot be separated from accountability for what one knows, as stated in Q.S. al-Isrā' [17]: 36. The verse provides a relevant foundation for digital communication: the wider the reach of information, the more important it is to ensure that claims about products, testimonials, prices, services, and benefits have a defensible basis.

The findings show that NN recognizes her influence on the audience. She noted that followers, relatives, and friends contact her for recommendations about products and places. The information she shares therefore is not mere entertainment; it can shape other people's consumption decisions.

This makes the principle of *maslahah* relevant. Content is evaluated not only for its capacity to generate engagement or income, but also for the benefits and possible harms it may produce. [30] This does not imply that every post provides broad social benefits. Rather, it means that potential benefits and avoiding negative effects shape the promotional decision. This is clearest when the informant explains that she rejects certain promotions because they may cause followers losses.

These findings relate to earlier studies of MUI Fatwa No. 24 of 2017 in the contexts of social media interaction and e-commerce transactions.[31][32][33] This study brings the discussion into a different setting: business promotion by a Muslimah influencer, where product information, personal experience, reputation, and relationships with followers all become part of digital muamalah.

The Influencer as an Agent of Digital Muamalah Ethics

An influencer's position is more complex than that of a simple intermediary between a product or brand and consumers. Before a commercial message reaches Instagram followers, the influencer makes a series of decisions. These include initial communication,

[30] Mustafa Mat Jubri Shamsuddin, "Islamic Rulings and Guidelines for Social Media Influencers: Maqasid Shariah Point of View," *Sains Insani* 9, no. 2 (2024), https://doi.org/10.33102/sainsinsani.vol9no2.699.
[31] Gunawan et al., "The Law Has Been Muamalah Through Social Media (Study of MUI Fatwa Analysis Number 24 of 2017)."
[32] Shuhufi et al., "Islamic Law and Social Media: Analyzing the Fatwa of Indonesian Ulama Council Regarding Interaction on Digital Platforms."
[33] Roychan Abdul Aziz Altsaury et al., "Analisis Fatwa MUI No. 24 Tahun 2017 Dalam Menjawab Tantangan Etika Dan Transparansi Transaksi Virtual: Studi Kasus Pada Platform E-Commerce Shopee Dan Tokopedia," *Jurnal Hukum Ekonomi Syariah: AICONOMIA* 3, no. 2 (2024): 79–91, https://doi.org/10.32939/acm.v3i3.4365.

gathering information, screening prospective partners, testing products, accepting partnership terms, producing and editing content, and distributing it.

Significantly, the correspondence between the influencer's promotional practices and MUI Fatwa No. 24 of 2017 is substantive rather than formal. NN does not consciously cite the fatwa and acknowledges that she is not fully familiar with its contents. She nevertheless believes that the products she promotes must be consistent with Islamic principles. The relationship between a fatwa and behavior therefore cannot be explained through a simple linear sequence of Knowledge, Attitude, and Practice.[34] This distinction shifts the question from how well the informant knows the text of MUI Fatwa No. 24 of 2017 to how its ethical orientation takes form in everyday life.

Through the concept of a *living fatwa*,[35] NN's practices can be understood as one way a fatwa moves beyond normative prescription and becomes guidance reflected in social behavior. The distinction is important. These practices cannot be described as formal compliance with the fatwa because there is no evidence that every promotional decision was based on a conscious reference to MUI Fatwa No. 24 of 2017. Even so, several practices correspond substantively to the values of *tabayyun*, *sidq*, and *amanah*, as well as concern for halal awareness, safety, and the prevention of harm.

The way a fatwa becomes embedded in everyday behavior also connects to the concept of digital religious practice. Religious routines do not divide neatly into online and offline life; the two are interconnected spaces in which religious values inform everyday

[34] Bashar I. Alzghoul and Nor Azimah Chew Abdullah, "Psychosocial Theories and Pain Management Practices: A Review of Empirical Research," *Mediterranean Journal of Social Sciences* 6, no. 6 (2015): 60–67, https://doi.org/10.5901/mjss.2015.v6n6s2p60.

[35] M. Asrorun Ni'am Sholeh, "Living Fatwa: Transformasi Fatwa Dalam Perilaku & Kebijakan Publik Di Era Milenial," preprint, Pidato Pengukuhan Guru Besar, UIN Syarif Hidayatullah Jakarta, 2023.

decisions made through digital applications.[36] Social media and influencers have become part of the changing nature of religious authority and Islamic practice among Muslim millennials.[37]

This study extends that insight into the more specific context of economic activity by a Muslimah influencer. Here, religiosity is expressed not through preaching content, but through decisions about which products to accept, what information to verify, how to assess halal status and safety, and which claims may properly be communicated. Ongoing commercial decisions can thus provide a practical outlet for Islamic values. Digital religious practice need not always be explicitly labeled as religious; it may also reside in the values that guide a person's decisions in the digital economy.

Viewing an influencer as an agent of digital muamalah ethics, whether through the lens of a *living fatwa* or digital religious practice, points to the need for a broader understanding of muamalah ethics. In conventional transactions, ethical analysis generally centers on the object of the transaction, the contract, the parties, the price, and the fulfillment of rights and obligations. With influencers, however, consumer decisions may begin to take shape long before a formal transaction occurs. Information, images, testimonials, personal experience, reputation, and trust are themselves part of the economic process.

As an agent of digital muamalah ethics, an influencer performs three principal functions.[38] First, filtering determines who and what the audience can access. At this stage, principles such as *tabayyun*, halal status, safety, benefit, and harm prevention take their earliest practical form. Second, representation transforms

[36] Heidi A. Campbell and Ruth Tsuria, "Introduction to the Study of Digital Religion," in *Digital Religion: Understanding Religious Practice in Digital Media*, 2nd ed. (Abingdon: Routledge, 2022), 5–6.
[37] Zaid et al., "Digital Islam and Muslim Millennials: How Social Media Influencers Reimagine Religious Authority and Islamic Practices."
[38] Prerna Shekhar, "Ethical Imperatives in Influencer Marketing: Navigating Transparency, Authenticity, and Consumer Trust," *International Journal For Multidisciplinary Research* 6, no. 6 (2024): 1–14, https://doi.org/10.36948/ijfmr.2024.v06i06.31758.

product information and user experience into a commercial message. The issue is not only whether the information is factually accurate, but also whether the product's experience, benefits, quality, and limitations are presented proportionately and without deception. Third, circulation gives that message access to a consumer network built through familiarity and reputation. At this stage, responsibility extends beyond the brand and the influencer to the followers affected by the information.

The findings show that digital muamalah ethics do not remain at the level of norms. They appear in everyday digital practice through selection and verification, content production, and information circulation. At the intersection of normative principles, lived practice, and digital platforms' influence, this study proposes *cyber muamalah ethics* as an analytical framework. The framework evaluates not only whether a transaction complies with Sharia principles, but also how information is filtered, represented, and circulated before an economic decision occurs.

Conclusion

This study shows that Islamic digital ethics in a Muslimah influencer's promotional practices is not confined to published content; it begins before production. During selection and verification, attention to the partner's identity, product safety, halal status, and the potential effects of promotion demonstrates *tabayyun*'s role in verifying commercial information. During production, *sidq* appears in the consistency among personal experience, the product's condition, and the claims communicated. At the same time, *amanah* develops into a responsibility toward followers who trust the influencer's recommendations. During distribution, attention to benefit and harm shows that ethical responsibility extends to people who may make economic decisions based on the information provided. A central finding is that these practices occur even though the Muslimah influencer has limited formal knowledge of the normative source. This positions the influencer not merely as a marketing intermediary,

but as an agent of muamalah ethics who filters, represents, and circulates information. Theoretically, the findings extend muamalah ethics beyond the transaction itself to the pre-transaction stage, when information, reputation, trust, and influence begin shaping economic decisions. This broader formulation is described as digital muamalah ethics. In practice, the findings underscore the importance of selecting partners, verifying product safety and halal status, ensuring claim accuracy, and treating third-party information cautiously before publishing content. Future studies should test and develop this framework across more influencers, promotional formats, and digital platforms to determine how widely the filtering-representation-circulation pattern applies in digital muamalah.

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