

## Preserving Islamic Tradition in the E-Commerce Era: A Sharia Perspective on Affiliate Marketing

Moh. Asra

Department of Economics, Ibrahimy University, Situbondo, Indonesia

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### ABSTRACT

This research explores the role of affiliate marketing in preserving Islamic traditions within Indonesia's digital economy, particularly from the perspective of Sharia economic law. The problem addressed is the lack of clear guidance on Sharia compliance in modern affiliate practices, which are increasingly popular among the Muslim community. The study aims to identify how affiliate marketing can align with Islamic values and contribute to ethical digital commerce. Using a qualitative approach and literature study method, data were collected from journals, books, DSN-MUI fatwas, and relevant regulations. The findings reveal that affiliate marketing, although modern, can uphold core Sharia principles such as honesty (*ṣiddiq*), justice (*'adālah*), and responsibility (*amanah*). These values are crucial for avoiding unethical practices like *gharar* and deceit. The research concludes that affiliate marketing can serve as a medium for Islamic da'wah and economic empowerment if managed by Sharia. It recommends developing specific guidelines and promoting digital ethics through Islamic education.

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### Correspondence Address:

[Mohammadasra64@gmail.com](mailto:Mohammadasra64@gmail.com)

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## 1. INTRODUCTION

The digital era has brought significant transformation in various aspects of human life, including economic activities, which increasingly rely on technology as a means of transactions (Pranadita & Suparman, 2019). One form of economic activity growing rapidly in this era is digital marketing, better known as digital marketing (Hartati, 2020). Among the various popular digital marketing strategies, affiliate marketing is a promising option for increasing sales and expanding market reach. This phenomenon has also reached Indonesian society on a massive scale and has even become an alternative source of passive income amidst the intense competition in the world of work. However, amidst the onslaught of digitalization and economic modernization, there are concerns regarding how Islamic values and traditions can be maintained and contextualized in contemporary economic practices such as affiliate marketing (Baiq, 2018).

Since the beginning, Islamic tradition has paid great attention to the values of justice, honesty, social responsibility, and blessings in economic transactions (Kalmark, 2021). These principles are contained in various rules of muamalah fiqh, which have become an integral part of Islamic economic law. Therefore, the emergence of new models in economic transactions—including affiliate marketing—requires an in-depth review to remain within the Sharia corridor. It is important to study affiliate marketing practices currently developing in Indonesia from the perspective of Islamic economic law to ensure that this digital innovation does not abandon Islamic values as the moral and ethical basis of the people's economy.

Affiliate marketing is a product or service promotion system in which a marketer, or so-called affiliate, will earn a commission from every successful transaction made through the affiliate link he shares. This system has become popular because it is considered efficient, low cost, and can reach a wide range of consumers. Affiliate marketing utilizes digital platforms such as social media, personal blogs, marketplaces, and e-commerce websites (Suciningrum & Usman, 2019). In Indonesia, platforms such as Tokopedia, Shopee, and TikTok Shop have provided affiliate systems that are easy to access and use by various groups, including the younger generation of Muslims. However, fundamental questions remain regarding the halal status of affiliate commissions, involvement in promoting specific products, and the accountability mechanism in this system (Al Mustaqim, 2021b).

Islamic economic law emphasizes the importance of clear contracts (*akad shariah*), information openness (transparency), and halal products in every transaction (Savitri et al., 2022). Therefore, affiliate marketing practices need to be studied from the aspect of the suitability of the contract used, whether it is in the form anyway (rewarding rewards for successful services) or other forms, and the extent to which this system avoids prohibited elements such as *gharar* (vagueness), *maysir* (speculation) and usury (Handayani, 2019). For example, if an affiliate promotes a product without knowing the legality and quality of the product, then the transaction may contain elements of *gharar*. In addition, if the affiliate system encourages the promotion of products that are not by Islamic values such as haram goods, pornography, or even consumer manipulation then this is, of course, a serious concern in reviewing Islamic law.

Furthermore (Afandi et al., 2017), affiliate marketing practices in Indonesia also need to be analyzed in the socio-religious context of the Indonesian Muslim community, which has a scientific, da'wah, and entrepreneurial tradition based on Islamic values. Islamic traditions in the archipelago are synonymous with religious symbols and social practices that reflect Islamic ethics

in everyday life, including economic activities. In this context, maintaining and preserving Islamic traditions means integrating these values into every technological development and economic innovation, including digital marketing.

Thus, this research is relevant and urgent, considering that few comprehensive studies systematically and contextually review affiliate marketing from the perspective of Islamic economic law (Batubara et al., 2018). Some literature has indeed discussed the legal aspects of affiliate marketing from the perspective of positive law or consumer protection law. However, few have specifically examined it from the perspective of muamalah fiqh and Islamic business ethics. On the other hand, much of the Islamic literature on the digital economy is still conceptual and has not touched on real practices developing in the field.

The urgency of this research can also be viewed from educational and socialization aspects. Many young generations of Muslims are entering the world of affiliate marketing without understanding the basis of Islamic law regarding digital muamalah. As a result, the potential for violations of Sharia principles increases, both consciously and unconsciously (Darojatun, 2021). Therefore, this research aims to provide a legal understanding of affiliate practices and educate the Muslim community about the importance of making Islam the basis for ethics in every aspect of life, including in the digital economy.

The specific objectives of this research are: first, identifying affiliate marketing practices currently developing in Indonesia, especially among Muslims. Second, the affiliation model's suitability with Islamic economic law principles should be analyzed (Tedy, 2020). Third, formulating an ideal affiliate marketing model based on Sharia values, and fourth, providing recommendations for affiliates, regulators, and educational institutions to develop a digital economy based on Islamic principles.

Methodologically, this research uses a qualitative approach with literature study methods and normative analysis (Khairudin et al., 2023). Data was collected through a literature review of muamalah fiqh literature, National Sharia Council (DSN-MUI) fatwas, scientific journals, and relevant legal documents. Apart from that, observations were also carried out on affiliate platforms used in Indonesia, and in-depth interviews with Muslim affiliate practitioners to obtain an empirical picture. Data analysis was carried out thematically and comparatively between Islamic economic law theory and contemporary affiliate marketing practice.

It is hoped that this research's contribution will be theoretical and practical (Ilham et al., 2023). Theoretically, this research enriches the body of Islamic economic law studies in responding to the challenges of the digital era. Meanwhile, practically, the results of this research can be used as ethical and legal guidelines for affiliates, platform providers, and missionary and educational institutions in directing digital economic activities to be by Islamic values. In the long term, this research is also expected to be part of efforts to preserve Islamic traditions in a more contextual and applicable form amidst the rapid flow of globalization and commercialization.

This research also has a strategic aspect in supporting the grand vision of the national Sharia economy. Through the National Committee for Sharia Economics and Finance (KNEKS), the Indonesian government has encouraged the strengthening of the Sharia-based digital economic sector. Therefore, mapping and strengthening Sharia-compliant affiliate marketing practices is important in building a sustainable and ethical Muslim digital ecosystem. Thus, preserving Islamic traditions does not stop at the ritual and symbolic aspects but also penetrates the modern economic structure, which continues to change.

Finally, it needs to be emphasized that preserving Islamic traditions in the e-commerce era does not mean rejecting modernity or closing oneself off from technology. On the contrary, this is a form of creative and innovative adaptation to changing times while maintaining the roots of Islamic values. The Islamic tradition is dynamic and able to answer the challenges of the times if managed with an intelligent and contextual approach. Therefore, through this study, it is hoped that a synthesis between tradition and innovation, between sharia and technology, can be born, which can lead Muslims to become the main actors in a global digital economy that is fair, transparent, and civilized.

2. METHODS

The method used in this research is a literature review, which reviews various scientific sources such as accredited journals, academic books, research reports, and articles from university repositories relevant to the research theme. This approach is used because it allows researchers to map conceptual and empirical developments related to affiliate marketing within the framework of Islamic economic law and assess the extent to which Islamic traditions still have an influence or are being displaced in current digital marketing practices. The data collected was analyzed thematically using the narrative synthesis method to find new patterns of understanding and conceptual frameworks in responding to contemporary problems.

The study results show that affiliate marketing can align with Sharia principles if it fulfills precise contract requirements, does not contain elements of *gharar*, usury, or may, and upholds the values of honesty, transparency, and mutual benefit. Several affiliate practices in Indonesia still contain unclear contracts, lack of consumer education, and commercial dominance without considering aspects of business blessings. This shows an urgent need to develop *fiqhiyah* guidelines to direct affiliate business models by *maqashid* sharia.

This study's conclusion is that affiliate marketing can be a strategic medium for preserving Islamic traditional values, as long as it is managed with strong Sharia principles. This research recommends preparing educational modules based on Islamic economic law for affiliated actors, collaboration between ulama and digital business actors, and expanding Sharia financial literacy based on e-commerce.

Table 1. Synchronization of Islamic Economic Law Principles and Affiliate Marketing Practices

Principles of Islamic Economic Law	Ideal Implementation in Affiliates	Challenges in the Field
Transparency (al-wudhuh)	Product and commission information is clear	Many affiliates do not explain fees clearly
Justice ('adl)	Commissions are fair and match contributions	The profit sharing system is not balanced
Trust	Do not cheat the buyer	Many promotions contain exaggerated claims
Halal and thayyib	Legal product and no harm	Digital products are often not verified

Table 1 shows how the main principles in Islamic economic law, such as transparency, justice, trustworthiness, and halal, can be integrated into affiliate marketing practices. However, implementation challenges, such as fraudulent practices, commission systems that harm small affiliates, and unethical promotions, are also important to note. Therefore, strengthening Shariah regulations and education is a strategic solution for the future.

3. RESULTS AND DISCUSSION

The study results show that affiliate marketing has great potential to support people's economic activities, especially in facilitating individual involvement in the digital economy without requiring significant capital (Fata, 2023). However, from the perspective of Islamic economic law, the validity of this practice is very dependent on the contract mechanism used, clarity of the transaction object, and transparency between the merchant and the affiliate.

In the Islamic economic law system, one of the main principles must be maintained is clarity in contracts or agreements (*akad mubayyan*) (Hasbi & Khalimi, 2022). Suppose an affiliate only carries out promotions without knowing exactly what product is being marketed or does not explain the commission transparently. In that case, this can be categorized as a form of *gharar* (obscurity) prohibited in Islam (Al Mustaqim, 2024). Therefore, the affiliate marketing system must meet the terms of the contract, namely rewards given for precise work results that do not contain elements of fraud or speculation.

Table 2. Comparison between the basic principles of affiliate marketing and the principles of Islamic economic law

Aspects of Affiliate Marketing	General Practices in E-Commerce	Review of Islamic Economic Law	Shariah Assessment
Contract	It's not always written	It must be clear and agreed upon by both parties	A contract is required
Promotion Object	Digital and physical products	It must be halal and not contain haram elements	Customized product type
Commission Transparency	Varied, sometimes unclear	It must be explained from the start	Must be transparent
Actors' Rights and Obligations	Depends on platform	It must be fair and not harm either party	The principle of justice is important
Gharar Potential	High if there is no clear system	Prohibited in Islamic economic transactions	Should be avoided

Table 2 shows that affiliate marketing practices are not necessarily by or contrary to Islamic economic law but very much depend on its implementation (Widjaja et al., 2018). Suppose digital business actors can implement appropriate contracts, provide clear information about products and commissions, and guarantee no haram elements in the products sold. In that case, affiliate marketing can be accepted within the Islamic *muamalah* framework.

From the results of literature searches, it was found that DSN-MUI fatwa Number 112/DSN-MUI/IX/2017 concerning contracts whatever can be a legal reference to justify affiliate marketing, as long as the reward mechanism is carried out after the work is completed (for example after a sale is made) and does not involve fraud. Thus, an affiliate model that complies

with Sharia explains the terms of the agreement from the start, the products being marketed are halal, and the commission system is fair.

Several e-commerce platforms in Indonesia are starting to implement an affiliate system with a more Sharia-compliant approach (Pranadita & Suparman, 2020). For example, halal product-based e-commerce creates affiliate modules with written contracts, product verification systems, and transparency in commission earnings. This effort shows that affiliate marketing can be preserved and even developed to strengthen the people's economy if combined with the correct *muamalah* principles.

This discussion also underscores the importance of intention and preaching ethics in affiliate practice (Najib, 2021). In Islamic tradition, trading is not only for profit but also to uphold the values of honesty, responsibility, and blessings. Therefore, affiliate actors who intend to preach through the promotion of halal products while earning income can be considered part of good deeds, which is rewarding if done correctly.

This study shows that affiliate marketing is, in principle, acceptable in Islamic economic law if it meets several Sharia provisions, such as a valid contract, clarity of rights and obligations, halal products, and a fair reward system (Chattopadhyay, 2022). This research also found that affiliate practices that do not pay attention to this aspect can potentially violate *muamalah* principles. Therefore, it is necessary to provide legal guidance and counseling to digital business actors.

The recommendations from this study include several important points. First, there is a need for sharia education for e-commerce players and affiliates to understand the limits of Islamic law in digital transactions (Latifah et al., 2023). Second, a Sharia-based affiliate marketing technical guide or SOP is needed that can be adopted by e-commerce platforms. Third, Islamic educational institutions and boarding schools must make this issue part of the Sharia entrepreneurship curriculum. Lastly, we need the support of fatwas and regulations from authoritative institutions such as DSN-MUI and KNEKS (National Committee for Sharia Economics and Finance) to emphasize the limits and opportunities for affiliate marketing within the Sharia corridor.

By understanding, aligning, and applying Islamic values in digital business practices, affiliate marketing will survive as a modern marketing strategy and as a more meaningful and sustainable means of preserving Islamic traditions in the e-commerce era.

### 3.1. Affiliate Marketing Practices and the Preservation of Islamic Tradition

The development of digital technology has revolutionized various aspects of human life, including the economic sector. Affiliate marketing is one form of digital innovation experiencing significant growth (Al Mustaqim, 2021a). This business model allows individuals or groups to earn income by promoting third-party products or services using affiliate links. In Indonesia, the country with the most significant Muslim majority in the world, affiliate marketing is a fertile field to study from the perspective of Islamic economic law, especially concerning efforts to preserve Islamic traditions amidst the rapid flow of digitalization.

Preserving Islamic traditions in the digital economy is interpreted as maintaining religious and cultural symbols or expressions and integrating Islamic values into economic processes. In the context of affiliate marketing, this means making digital activities holistically support Islamic



spiritual, social, and economic values (Roaeni, 2022). This approach aligns with the principles of *maqashid sharia*, which emphasizes the protection of religion, soul, mind, lineage, and property.

Conceptually, affiliate marketing practices imbued with ethics and principles of Islamic economic law can be a means of digital transformation that is not only financially profitable but also strengthens Islamic identity. Affiliate actors who come from the Muslim community have an excellent opportunity to make digital channels a medium for da'wah and Sharia-based economic empowerment. In practice, they can market halal products, Islamic financial literacy, and Islamic digital services, which help strengthen society's religious value system.

Some important aspects of affiliate marketing practices based on Sharia principles are clarity of contracts, information disclosure, and profit-sharing fairness. Islamic economic law emphasizes the importance of valid and transparent contracts in every transaction (Friatna et al., 2017). In affiliate marketing, this means that the agreement between the affiliate and the product provider must meet the requirements for clarity of rights and obligations and does not contain elements of *gharar* (obscurity), *maisir* (speculation), and *riba* (interest). In this case, an affiliate model that uses a transparent and fair profit-sharing system is more in line with Sharia principles than a model based on unclear or exploitative commissions.

Furthermore, affiliate marketing can be a strategic instrument for strengthening the people's economic culture based on justice and balance (Apriyanti, 2018). For example, affiliate platforms developed by Sharia financial institutions or digital Islamic boarding schools can be a means for Islamic students and Muslim communities to contribute to the digital economy without abandoning traditional Islamic values. This provides space for the actualization of Islamic traditions that are adaptive to current developments, such as the values of honesty (*shidq*), trustworthiness, and the Islamic work ethic in marketing practices.

From the perspective of Islamic economic law, the practice of affiliation can also be seen as an embodiment of the concept of cooperation (*ta'awun*) and mutual benefit (*mudarabah* or *wakalah bil ujah*) between the product owner and the affiliate (Sholihin & Oktapiani, 2019). When marketing is carried out ethically and promotes products that comply with halal and *thayyib* principles, this activity becomes part of the Islamic economy, which supports the preservation of religious values and empowers the people.

In the context of preserving Islamic traditions, affiliate marketing also has the potential to promote products based on Islamic traditions, such as classical books, Sharia clothing, halal food, works of ulama, or Islamic education platforms (Susanti et al., 2023). With this approach, affiliates become not only transaction channels but also the transmission of Islamic values and knowledge to the digital generation. This is increasingly relevant with the emergence of the digitalization trend of Islamic boarding schools and da'wah communities that utilize social media and digital platforms to expand the reach of da'wah and its business.

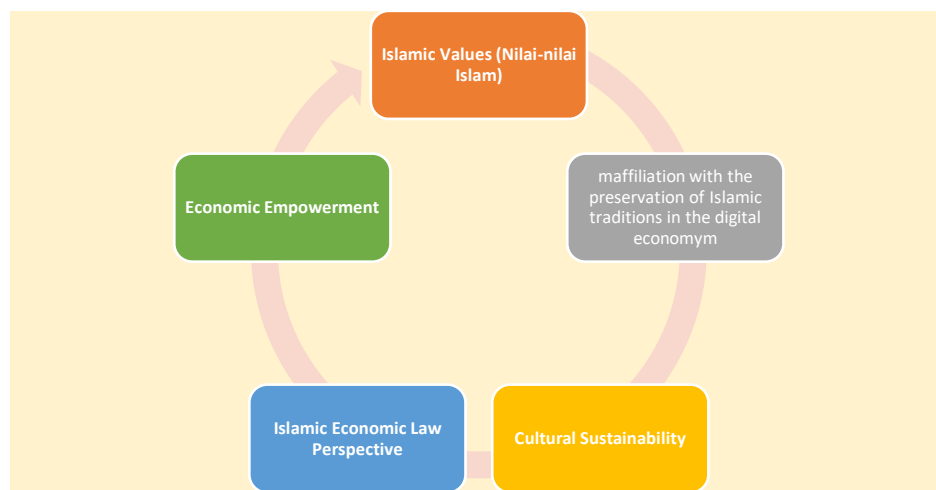
This practice also supports Islamic economic inclusion because it opens up business opportunities for anyone without having significant capital (Muhammad, 2020). Marginal communities or Islamic boarding school students who were previously unreachable by market access can now become part of the Sharia-based digital economic ecosystem through their role as affiliates. Thus, affiliate marketing becomes an inclusive and fair instrument in contemporary Islamic economics.

However, challenges remain in implementing Islamic-based affiliate marketing. One of them is the low level of sharia digital literacy among Muslim communities. Therefore, it is

important to provide ongoing education and assistance, including preparing halal digital marketing guidelines, screening products that comply with sharia principles, and monitoring business models from the perspective of muamalah fiqh. Sharia financial institutions, fatwa authorities, and Islamic educational institutions are strategic in forming a digital ecosystem that supports the preservation of Islamic values through affiliation (Gayo, 2019).

To ensure the sustainability of Sharia affiliate practices, a regulatory and certification system that guarantees the halalness of the processes and products being marketed is necessary. Bodies like MUI or DSN can set halal affiliate marketing standards in Sharia finance (Apriyanti, 2022). This is important so that affiliate marketing becomes not just a passing trend but truly part of Islamic digital transformation firmly rooted in Islamic traditions and laws.

This is a diagram of the relationship between affiliate marketing practices and the preservation of Islamic traditions in the digital economy, illustrating four aspects.



**Figure 1.** *Affiliate Marketing and Islamic Tradition in the Digital Economy*

Figure 1 shows the relationship between affiliate marketing practices and the preservation of Islamic traditions in the digital economy through four main aspects: a). Islamic Values (Ribadu & Rahman, 2023) Become the primary foundation in affiliate practices. Principles such as honesty, justice, and responsibility are the core values underlying Islamic economic activities, including those in the digital context. b). Cultural Sustainability (Preservation of Islamic Culture): Affiliates preserve Islamic culture by promoting products and services that reflect Islamic traditions. For example, selling local Islamic boarding school-based products or Islamic educational content. c). Economic Empowerment: Affiliate marketing opens up opportunities for Muslim communities, including Islamic students and teachers, to earn additional income in a halal and dignified manner. It also strengthens community-based economic independence (Atikah, 2024). Islamic Economics Law Perspective (Islamic Economic Law): Provides a normative framework to ensure that affiliate activities are free from elements of *gharar*, usury, and *maisir*, and are by the principles of justice and benefit.

These four aspects interact with each other and support the center of activity, affiliate marketing, as a tool for preserving Islamic traditions in the digital economy. This diagram emphasizes that affiliate practices with Sharia awareness and socio-religious mission can be a significant force in maintaining Islamic identity in the digital era.



## CONCLUSION

Affiliate marketing as part of the development of the digital economy can be a strategic means for da'wah and strengthening the people's economy if carried out by the principles of Islamic economic law. In practice, affiliate marketing involves cooperation between producers and affiliates (marketers) with a commission system based on sales results that can be accounted for in a sharia manner. Suppose it is managed transparently and fairly and does not contain elements of *gharar* (uncertainty), usury, or may (excessive speculation). In that case, this model aligns with the Islamic mullah's principles. Apart from providing financial benefits to the perpetrators, affiliate marketing also has the opportunity to become a medium for spreading Islamic values, both through the content marketed and the spirit of business ethics instilled. In the context of da'wah, digital affiliates enable Muslim business actors to promote halal products, Islamic literature, and services based on Islamic values to a broad audience across geographical and social boundaries. This creates a cultural da'wah space that is flexible and adaptive to the times. Apart from that, the economic potential of this system can also create new jobs, strengthen the economic independence of Muslim individuals and communities, and reduce dependence on economic systems that are not by Sharia values. Affiliate marketing is not just a modern business instrument but can also be interpreted as an instrument of da'wah and the economic empowerment of Muslims. As long as its management is based on honesty, trust, and fairness as guided by Islamic economic law, affiliate marketing has great potential to become an inclusive, productive, and empowering digital economic model.

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