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Enhancing Employability in the Digital Era: A Case Study of Online Workers Through the Lens of Contemporary Islamic Economic Law

Abstract: The digital era has changed the workforce significantly, especially with the rise of online-based jobs. This study aims to analyze the enhancement of online workers' employability through the perspective of contemporary Islamic Economic Law. The research employs a qualitative approach with a case study of online workers across various sectors. The findings indicate that digitalization has expanded job opportunities and introduced challenges such as income instability and a lack of legal protection. From the perspective of Islamic Economic Law, principles of justice, balance, and ethics in transactions play a crucial role in ensuring the sustainability and well-being of online workers. Therefore, appropriate regulations aligned with Islamic economic principles are needed to promote fairness and welfare for workers in the digital era. The main contribution of this study is to provide new insights into the application of Islamic Economic Law principles in the context of digital employment and offer policy recommendations to enhance the well-being of online workers. Additionally, this research contributes to developing Islamic digital economy literature and serves as a foundation for more inclusive and fair regulations for workers in the digital age.

Keywords: Digital Era, Contemporary Islamic Economic Law, Online Workers, Work Competence.

INTRODUCTION

The digital era has brought great changes in various aspects of life, including in the world of work. Information and communication technology development has allowed the emergence of various online-based jobs, such as freelancers, digital marketing,

content creators, and various other forms of the gig economy.¹ This change creates new opportunities for workers to earn income flexibly without being tied to a specific company or institution. However, despite the opportunities offered, online jobs also face significant challenges, such as income instability, lack of legal protection, and unclear employment relationships that impact workers' well-being.² This lack of clarity in the employment relationship also leads to injustice in the distribution of results and responsibilities. For example, workers may feel they have no control over how they are paid or their working conditions, while employers have greater flexibility in regulating those relationships without clear legal restrictions. This can create inequality in rights and obligations between workers and employers, potentially harming workers' welfare.³

For this reason, it is important to see how legal aspects, especially Islamic Economic Law, can solve this problem. Islamic Economic Law emphasizes the principles of justice, balance, and protection of workers' rights in every economic transaction.⁴ In the context of online work, Islamic Economic Law can provide guidance on how employment relations should be based on fair and mutually beneficial agreements, considering the equal rights of workers and employers.⁵ In addition, Islamic Economic Law also emphasizes the importance of transparency in payment and guarantees of basic workers' rights, such as occupational health and safety. By applying these principles, it is hoped that the balance of economy and social justice can be maintained so that online workers can feel more protected and empowered in a digital work environment. Therefore, it is important to

¹ Muhammad Rafi'i dkk., "The Position of Online Ojek Based on the Perspective of Islamic Law," *International Journal of Social Science and Business* 6, no. 4 (10 November 2022): 553–60, <https://doi.org/10.23887/ijssb.v6i4.51193>.

² Wahyudi Umar dkk., "Online Transaction in the Islamic Law Perspective," *Syiah Kuala Law Journal* 7, no. 2 (1 Agustus 2023), <https://doi.org/10.24815/sklj.v7i2.32038>.

³ N.M. Zahari, Z. Ahmad, dan H. Ismail, "The Adoption and Impacts of Digital Business Platforms: A Systematic Review," *Journal of Advanced Research in Applied Sciences and Engineering Technology* 53, no. 2 (2025): 225–41, <https://doi.org/10.37934/araset.53.2.225241>.

⁴ Seger Handoyo dkk., "The Measurement of Workplace Incivility in Indonesia: Evidence and Construct Validity," *Psychology Research and Behavior Management* Volume 11 (Mei 2018): 217–26, <https://doi.org/10.2147/PRBM.S163509>.

⁵ Aninda Nurfadilah dkk., "Islamic Economic Ethics and Relevance in Era Global Capitalism : Study of Interpretation Verses of Commerce," *Hamalatul Qur'an : Jurnal Ilmu Ilmu Alqur'an* 5, no. 2 (23 Desember 2024): 729–39, <https://doi.org/10.37985/hq.v5i2.305>.

understand how legal aspects, especially Islamic Economic Law, can solve these problems to maintain economic balance and social justice in the digital era.

Several previous studies have discussed digital work from various perspectives, including social, economic, and technological aspects. The study by Mäntymäki et al. (2019) discusses job uncertainty in the digital economy, where many workers experience income instability due to changes in increasingly flexible work patterns.⁶ In addition, Allaudin et al. (2025) research highlights how the gig economy affects freelancers, so the gig economy creates legal and regulatory challenges in ensuring the well-being of online workers.⁷ Meanwhile, in Islam, research by Sudana et al. (2024) emphasizes that Islamic economics emphasizes justice, balance, and social welfare as the main principles in economic relations.⁸

Although various studies have addressed aspects of work in the digital age, there are still gaps in the literature on how the principles of Islamic Economic Law can be applied to address the challenges faced by online workers. Many studies focus more on aspects of conventional law, and not many specifically relate it to Islamic economic principles, such as justice (*al-adl*), balance (*tawazun*), and the protection of workers' rights from a sharia perspective. Therefore, this study seeks to fill the gap by analyzing how Islamic economics can provide fairer protection for digital workers. The novelty of this study lies in an interdisciplinary approach that combines the study of online work with the perspective of contemporary Islamic Economic Law. Unlike previous research that discussed more problems from the perspective of secular law or conventional economics, this research explores solutions based on Islamic values that can be applied in the digital world of work.

⁶ Matti Mäntymäki, Abayomi Baiyere, dan A. K. M Najmul Islam, "Digital platforms and the changing nature of physical work: Insights from ride-hailing," *International Journal of Information Management* 49 (1 Desember 2019): 452–60, <https://doi.org/10.1016/j.ijinfomgt.2019.08.007>.

⁷ Farah Diba Almayanda Alauddin dkk., "The influence of digital platforms on gig workers: A systematic literature review," *Heliyon* 11, no. 1 (15 Januari 2025): e41491, <https://doi.org/10.1016/j.heliyon.2024.e41491>.

⁸ Sudana Sudana dkk., "Islamic Principles of Justice in Cross-Cultural Business Transactions: A Phenomenological Study in Indonesian Multicultural Business Context," *Kawanua International Journal of Multicultural Studies* 5, no. 2 (28 Desember 2024): 215–41, <https://doi.org/10.30984/kijms.v5i2.1188>.

Thus, this research contributes to developing theories and provides practical recommendations for policymakers and digital economy actors.

In Islamic economic law, justice in labor relations is highly emphasized, including fair wages, protection of workers' rights, and balanced income distribution.⁹ In digital-based work, practices detrimental to workers are often found, such as high commission cuts by digital platforms, contract uncertainty, and labor exploitation. An Islamic perspective can provide a more holistic approach to creating a more ethical and equitable work system.¹⁰ Furthermore, this research will examine Islamic economic models that can be applied to digital platforms to improve worker welfare. Several concepts, such as zakat, productive waqf, and *qardhul hasan*, can be alternatives to creating a more inclusive and sustainable economic system for online workers. Adopting these principles is hoped that the injustices that often occur in the current digital economy system can be minimized. Thus, this research seeks to make a real contribution to developing a digital economy based on Islamic values. The results of this research are expected to be a reference for academics, policymakers, and industry players in designing a fairer and more sustainable digital work system following the principles of Islamic Economic Law. With a more comprehensive approach, this research can be the basis for formulating more inclusive and well-being-oriented policies for online workers.

METHOD

This study uses a qualitative approach with a case study method to analyze the experience of online workers in the context of Islamic Economic Law. The data was collected through in-depth interviews with digital workers from various sectors, observations on online work practices, and analysis of related documents, including Islamic law regulations and digital economy policies. The sampling technique is carried out

⁹ Aneka Rahma dkk., "Policy Implications of the TikTok Shop E-Commerce Platform in the Contemporary Era: A Siyasah Syar'iyah Perspective," *MILRev: Metro Islamic Law Review* 3, no. 2 (30 Desember 2024): 343-63, <https://doi.org/10.32332/milrev.v3i2.9859>.

¹⁰ Telsy Fratama Dewi Samad dan Anggoro Sugeng, "The Role of the Islamic Economic System in Achieving Fallah," *Adzkiya : Jurnal Hukum Dan Ekonomi Syariah* 10, no. 02 (30 November 2022): 175-86, <https://doi.org/10.32332/adzkiya.v10i02.5295>.

purposely by selecting informants with significant experience in online work and an understanding of Islamic economic principles. Data analysis was done using a thematic approach, identifying the main patterns from the interviews and the documents studied. In addition, this study adopts the data triangulation method to ensure the validity of the findings by comparing the results of interviews, observations, and document analysis.¹¹ This approach aims to gain a more holistic understanding of online workers' challenges and opportunities from the perspective of Islamic economic law. With a systematic research method based on empirical data, it is hoped that this research can provide in-depth insights and make a real contribution to formulating fairer and more sustainable policies for online workers in the digital era.

RESULTS AND DISCUSSION

Transforming the World of Work in the Digital Era

The digital era has brought great changes in various aspects of life, including the world of work.¹² This transformation is driven by the development of increasingly sophisticated information and communication technology, such as artificial intelligence (AI), big data, Internet of Things (IoT), and automation. These changes not only change how individuals and companies work but also create new challenges and opportunities in the world of work.¹³ One of the most significant changes in the world of work is the increase in work flexibility. The concept of remote working and hybrid work is growing in popularity, especially after the COVID-19 pandemic, which accelerated the adoption of digital technology in work. Platforms like Zoom, Microsoft Teams, and Slack allow efficient remote collaboration, so workers are no longer limited to physical offices. For example, many large tech companies such as Google and Facebook are now implementing a hybrid work model that allows employees to work from home or the office.

¹¹ Helaluddin dan Hengki Wijaya, *Analisis Data Kualitatif: Sebuah Tinjauan Teori & Praktik* (Sekolah Tinggi Theologia Jaffray, 2019).

¹² Jeremy Aroles dkk., "New ways of working (NWW): Workplace transformation in the digital age," *Information and Organization*, New Ways of Working: Rematerializing Organization in the Digital Age, 31, no. 4 (1 Desember 2021): 100378, <https://doi.org/10.1016/j.infoandorg.2021.100378>.

¹³ Dhuha Trieska Amalia dan Seger Handoyo, "Peran Psychological Empowerment dalam Hubungan antara Empowering Leadership dengan Perilaku Kerja Inovatif," *Jurnal Psikologi Teori dan Terapan* 9, no. 77-90 (2018): 2087-1708.

In addition, automation and artificial intelligence have changed the structure of jobs in various industry sectors. Intelligent machines or algorithms can now replace many routine and repetitive jobs. For example, in the manufacturing industry, robots are increasingly being used to assemble products with high precision, while in the financial sector, chatbots and AI systems are used to serve customers and analyze financial data. As a result, some types of traditional jobs are experiencing a decline in demand, but new jobs in technology and data analytics are rising.¹⁴ Another change is the increasing need for digital skills in almost all professions. Companies are now looking for a workforce that has skills in data processing, programming, and an understanding of artificial intelligence and cybersecurity. For example, a marketing analyst must understand conventional marketing strategies and master data analytics to understand customer behavior more accurately. Therefore, many workers are starting to invest in upskilling through online courses such as those provided by Coursera, Udemy, or Google Digital Garage.

In addition to technical skills, soft skills such as communication, creativity, and adaptability are becoming increasingly important. With rapid technological changes, workers must be able to adapt to new ways of working and collaborate with diverse teams.¹⁵ For example, a project manager in the digital industry must be able to work with cross-border teams that have different cultural and linguistic backgrounds. Communicating effectively through digital platforms is the key to success in the modern work environment. Cybersecurity is also a major concern in the digital world of work. With more and more data stored online, security threats such as hacking and data leaks are becoming increasingly real. Therefore, the company invests in security technology and training employees to be more aware of digital security practices. For example, e-commerce companies such as

¹⁴ Dila Maghrifani, Adennia Oktaviana Fadli, dan Aref Mahdavi Ardekani, "Workplace Digital Transformation: Impact of Employees' Autonomy and Relatedness to Employees' Intention Actively Support Digital Transformation," *Sebelas Maret Business Review* 7, no. 2 (27 Desember 2022): 102-9, <https://doi.org/10.20961/snbr.v7i2.73472>.

¹⁵ ADPS Handoyo dan A. P. Putri, "The impact of career growth on turnover intention with employee engagement as a mediator variable: Study among the generation y employees in indonesia," *Improving Mental Health and Harmony in Global Community*, 2020, 216-23.

Amazon and Tokopedia are implementing advanced security systems to protect user data from cyber threats.¹⁶

On the other hand, the development of the digital world of work also poses challenges in terms of balance between work and personal life. Technology that allows workers to stay connected often leads to burnout. For example, a freelancer who works digitally may find it difficult to set boundaries between working hours and breaks due to the high flexibility. Therefore, time management and employee well-being policies are becoming increasingly important in this digital era. Digital transformation has also given rise to the gig economy trend, where many individuals choose to work as freelancers or contract workers rather than working full-time. Platforms like Upwork, Fiverr, and Gojek allow individuals to offer their services flexibly without being tied to one specific company. This provides freedom in work but requires individuals to have strong financial management and networking skills to compete in a dynamic job market.¹⁷

In conclusion, the transformation of the world of work in the digital era brings various significant changes in the way of working, the types of jobs available, and the skills needed. Despite emerging challenges, such as skills inequality and work-life balance issues, technological developments have opened up many new opportunities for workers and companies. Therefore, individuals and organizations must continue to adapt and innovate to remain relevant in this increasingly digital world of work.

Ethics and Skills of Online Workers in the Digital Era

In the digital era, online jobs are growing rapidly. Workers can work from anywhere using internet technology. In Islamic economics, ethics and skills are two important aspects that online workers must consider to follow sharia principles. Ethics includes morals and

¹⁶ Irwan Sugiarto, "Human Resource Development Strategies to Achieve Digital Transformation in Businesses," *Journal of Contemporary Administration and Management (ADMAN)* 1, no. 3 (10 November 2023): 156–62, <https://doi.org/10.61100/adman.v1i3.66>.

¹⁷ A. Leng, M. Sun, dan J. Shi, "Risk control strategies for inventory pledge financing on cross-border e-commerce platforms empowered by the digital economy," *Omega (United Kingdom)* 133 (2025), <https://doi.org/10.1016/j.omega.2024.103251>.

responsibility at work, while skills include technical and non-technical expertise needed to perform a job well.¹⁸ In Islam, work ethics (*akhlak al'amal*) is based on honesty (*sidq*), *amanah* (responsibility), justice (*'adl*), and *ihsan* (perfection in work). An online worker must avoid fraudulent practices such as plagiarism, data theft, and the spread of hoax news. For example, a freelancer writing an article must ensure that his work is original and does not plagiarize the work of others because plagiarism goes against Islamic values that emphasize honesty.¹⁹

In Islamic economics, every transaction must be transparent and free from *gharar* (ambiguity). Online workers must provide honest information regarding the capabilities and services offered to clients or customers. For example, a graphic designer who works online must clearly describe the services, the duration of the work, and the transparent cost without any fraudulent elements. Mandate in online work means fulfilling the duties as well as possible and not breaking promises. In Islam, betraying a mandate is a great sin. For example, an online worker who offers app-building services must complete the project according to the agreement and not neglect his or her responsibilities just because he or she has received an upfront payment.

In Islamic economics, prices must be fair and not contain exploitation elements. An online worker should not set too high a price that harms the client, but also must not sell his services at a very low price that damages the market and harms other workers. For example, a freelance programmer must determine a price that matches the difficulty level of the project as well as applicable market standards. In addition to ethics, technical skills are also indispensable in online jobs. Workers must master skills in their field, such as graphic design, programming, digital marketing, or content writing. For example, a digital

¹⁸ K. Kryzhanivska dkk., "Leveraging temporary teams for international opportunity creation on digital platforms," *Information and Organization* 35, no. 1 (2025), <https://doi.org/10.1016/j.infoandorg.2024.100554>.

¹⁹ Ahmad Baihaqi Soebarna, "Etika Bekerja Dalam Islam: Analisis Hadith-Hadith Relasi Etika Buruh Majikan," *Himmah: Jurnal Kajian Islam Kontemporer* 7, no. 1 (1 Agustus 2023): 640-49, <https://doi.org/10.47313/jkik.v7i1.2548>.

marketer in a Sharia-based business must understand marketing strategies following Islamic principles, such as avoiding deceptive advertising or manipulative promotions.²⁰

Online workers must have good communication skills, especially since the work is done virtually. Clear and professional communication with clients or teams is essential to avoid misunderstandings.²¹ For example, an online customer service person who works for a Sharia-based company must serve customers patiently, in a friendly manner, and honestly when providing information. Time discipline is strongly emphasized in Islam, as in respecting prayer time. An online worker must be able to manage his working hours well to stay productive without sacrificing his or her worship obligations. For example, a freelancer who works in translation must complete his work on time according to the agreed deadline without procrastinating.

In Islamic economics, work should not make a person neglect worship and social responsibility.²² An online worker must balance earning a living and carrying out worship.²³ For example, an online business person who sells halal products must ensure that his business activities do not make him forget to give zakat and help others in need. Online jobs in the digital age provide many opportunities but also demand great ethical responsibility. In the Islamic economy, online workers must apply the values of honesty, trustworthiness, and fairness and have technical and non-technical skills that support their professionalism. By combining Islamic work ethics and qualified skills, online workers can benefit themselves and society and obtain blessings in their work.

²⁰ Rini Irianti, "Internalisasi Prinsip - Prinsip Islam Tentang Etika Kerja dalam Perlindungan Hak Pekerja dan Pelaksanaan Hak Atas Pekerjaan," *Syar'at Hukum : Jurnal Ilmu Hukum* 12, no. 2 (2010): 178–88, <https://doi.org/10.29313/sh.v12i2.636>.

²¹ K. Burns dkk., "The Social Media, Online and Digital Abuse and Harassment of Social Workers, Probation Officers and Social Work Students in Ireland: A National Survey," *British Journal of Social Work* 54, no. 7 (2024): 3274–94, <https://doi.org/10.1093/bjsw/bcae091>.

²² Muhammad Maksum dan Nur Hidayah, "The Mechanism of Avoiding Riba in Islamic Financial Institutions: Experiences of Indonesia and Malaysia," *JURIS (Jurnal Ilmiah Syariah)* 22, no. 2 (15 Desember 2023): 235–44, <https://doi.org/10.31958/juris.v22i2.6952>.

²³ Dirwan dan Rajindra, "Human Resources Transformation in the Digital Era: Success Strategies for the Future," *International Journal of Health, Economics, and Social Sciences (IJHESS)* 5, no. 4 (29 Oktober 2023): 484–87, <https://doi.org/10.56338/ijhess.v5i4.4293>.

Employability Improvement for Online Workers

In the ever-evolving digital age, online jobs have become a top choice for many individuals. Online workers cover various fields, such as freelancers, digital marketers, content creators, and remote workers in large companies. Online workers must improve their employability to stay relevant and continuously increase productivity.²⁴ This improvement includes technical skills and soft skills that support overall job effectiveness. One of the main ways to improve employability is to hone technical skills relevant to the field of work.²⁵ For example, an online graphic designer should constantly update their knowledge of design software such as Adobe Photoshop, Illustrator, or Figma. Similarly, a programmer must always keep up with the latest programming languages, such as Python, JavaScript, artificial intelligence, and blockchain technologies. By constantly updating their technical skills, online workers can improve their competitiveness in the job market.

In addition to technical skills, online workers must develop soft skills such as time management, communication, and collaboration.²⁶ For example, a freelancer who works with many clients must have good time management skills to complete projects on time. Communication skills are also crucial in conveying ideas to clients or work teams. Mastering these soft skills will help online workers work more efficiently and build better professional relationships. Online workers must also develop digital marketing skills to make promoting themselves and their services easier.²⁷ For example, a freelance writer can leverage platforms like LinkedIn or Medium to build their digital portfolio. Social media such as Instagram, Twitter, and TikTok can also help expand audience reach and attract

²⁴ Mohamed G. Hussein, "Exploring the Significance of Soft Skills in Enhancing Employability of Taif University Postgraduates: An Analysis of Relevant Variables," *Sage Open* 14, no. 3 (1 Juli 2024): 21582440241271941, <https://doi.org/10.1177/21582440241271941>.

²⁵ Iffa Masithah Yusminanda, "Distraksi Pada Pekerja Daring Selama Berinteraksi Dengan Internet," *Jurnal ILMU KOMUNIKASI* 16, no. 2 (2 Desember 2019): 175-90, <https://doi.org/10.24002/jik.v16i2.1310>.

²⁶ Dirwan dan Rajindra, "Human Resources Transformation in the Digital Era."

²⁷ Ian Alfian dkk., "Economic Welfare on Justice, Faith And Blessing Based on The Qur'anic Perspective," *Jurnal Ilmu Ekonomi Dan Bisnis Islam* 6, no. 2 (31 Desember 2024): 190-203, <https://doi.org/10.24239/jiebi.v6i2.313.190-203>.

more clients. Understanding SEO (Search Engine Optimization) is also an added value so that the content created is easier to find on search engines.

Financial management is also important in improving online workers' employability. Since most online workers earn irregular incomes, having a good financial strategy is important, such as creating a budget, setting aside an emergency fund, and setting income taxes. A freelancer, for example, can use a financial app like QuickBooks or Wave to manage their income and expenses. With good financial management, online workers can work more calmly and focused. Online workers should also not ignore mental and physical health. Many online workers work flexible hours but often experience high work pressure.²⁸ Therefore, it is important to have a balance between work and personal life. For example, a remote worker may apply stress management techniques such as meditation, exercise, or taking regular breaks from computer screens. By maintaining health, productivity and creativity will also increase.

Improving professional networks is also an important step in improving employability. Joining an online worker community, such as a freelancer forum or LinkedIn group, can help you get new job opportunities and share experiences with fellow professionals. For example, a web developer can follow communities like GitHub or Stack Overflow to get solutions to technical challenges and build connections with other professionals. Online workers can also improve their skills by taking online courses and training.²⁹ Today, platforms like Coursera, Udemy, or Skillshare offer various courses, from technical skills development to business and management skills. For example, a video editor can take a course on the latest editing techniques using Adobe Premiere Pro or DaVinci Resolve. By participating in this training, online workers can improve their skills in a more structured way.

²⁸ F. Belloc, "A simple comparative model of worker-managed and capital-managed digital platforms," *Metroeconomica* 76, no. 1 (2025): 162–91, <https://doi.org/10.1111/meca.12482>.

²⁹ Abdulsalam Aljumah, "The Impact of Job Training on Recruitment and Employability Skills Among Graduates," *International Journal of Professional Business Review* 8, no. 10 (10 Oktober 2023): e02806–e02806, <https://doi.org/10.26668/businessreview/2023.v8i10.2806>.

Developing a strong portfolio is also one way to improve employability. A good portfolio will give potential clients or companies an idea of a person's skills and experience. For example, a freelance photographer can upload their work to platforms like Behance or Instagram as proof of the quality of their work. An attractive portfolio will also increase the chances of getting a better job.³⁰ In conclusion, improving employability for online workers is a crucial step to staying competitive in the digital world. Online workers can increase their productivity and chances of success by honing technical and soft skills, managing finances well, maintaining health, expanding professional networks, and continuing to learn through courses and training. With the right strategy, they are not only able to survive but also thrive in their online careers.

Table 1. Employability Improvement for Online Workers

Aspects	How to Upgrade	Implementation Examples
Technical Skills	Learn the latest software, tools, or technologies in the field of work.	A graphic designer studies Figma and AI-generated design to improve work efficiency.
Soft Skills	Hone time management, communication, and teamwork.	A freelancer creates a daily work schedule and applies the Pomodoro technique for productivity.
Self-Marketing	Using digital marketing and personal branding.	A content writer builds a portfolio on Medium and is active on LinkedIn to attract clients.
Financial Management	Regulates income, expenses, and income taxes.	A remote worker uses a financial app like QuickBooks to track income.
Mental & Physical Health	Maintain a work-life balance.	An online worker implements a workout and meditation routine before starting work.
Building a Network	Join professional communities and industry forums.	A programmer is active on GitHub and Stack Overflow to share projects and look for job opportunities.
Courses & Training	Take online classes to improve new skills.	A video editor takes the DaVinci Resolve course on Udemy to master the latest editing techniques.

³⁰ Suprap Suprap dkk., "Special Job Exchange Strategies for Enhancing Graduate Employability in Vocational High Schools Center of Excellence in Yogyakarta and Central Java," *Journal of Vocational Education Studies* 7, no. 2 (30 November 2024): 350–63, <https://doi.org/10.12928/joves.v7i2.11649>.

Portfolio Management	Create and update digital portfolios.	A photographer uploads his best work on Behance and Instagram to attract potential clients.
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Source: author's interpretation

Table 1 above summarizes the various aspects that online workers can improve to improve their employability. Each aspect has a specific improvement strategy, accompanied by examples of implementation that can be carried out in daily work life. The first section in the table is Technical Skills, which emphasizes the importance of learning the latest technology and software as per the field of work. For example, a graphic designer who studies Figma and AI-generated design technology will be more competitive in the design industry. By constantly updating their technical skills, online workers can improve their productivity and quality of work. Furthermore, Soft Skills are also an important factor in the online world of work. Time management, communication, and teamwork are skills needed to complete work efficiently. For example, a freelancer who applies the Pomodoro technique can improve focus and avoid work fatigue.

Self-marketing is an aspect that needs to be considered to get more job opportunities. Online workers can use digital marketing and personal branding to increase their visibility. A content writer, for example, can build a portfolio on Medium and be active on LinkedIn to reach more potential clients. From a financial point of view, Financial Management is very important, especially for online workers with irregular incomes. Using an app like QuickBooks to track income and expenses will help them manage their finances and taxes more easily. In addition to the technical and financial aspects, online workers also have to take care of their Mental and Physical Health. Because they often work flexible hours, they need to create a balance between work and personal life. For example, an online worker who implements a workout and meditation routine before work can improve focus and reduce stress.

Building professional relationships is also important in the digital world, so Building a Network is a key factor in improving employability.³¹ By joining communities like GitHub or Stack Overflow, a programmer can share projects, gain new insights, and find better job opportunities. Online workers can also take Courses and training to stay relevant in the industry.³² For example, a video editor who takes the DaVinci Resolve course on Udemy will be able to master the latest editing techniques that improve the quality of their work. Finally, online workers need to have good portfolio management skills so that clients or companies can see the results of their work firsthand. A photographer who uploads his work on Behance or Instagram can attract more potential clients, boost his confidence, and build his professional reputation.

Online Workers in the Digital Era in the Frame of Maqashid Sharia

The concept of Maqashid Sharia or Sharia goals is very relevant in online work in the digital era, in line with the rapid development of technology and the dynamics of the world of work.³³ Maqashid Sharia ensures that economic activities, including digital work, follow Islamic principles prioritizing justice, balance, and freedom from exploitation.³⁴ Contemporary Sharia economic law, which includes these principles, provides clear guidance for online workers to maintain their well-being while staying within the Sharia corridor. Online workers are not only required to pursue financial gain alone but also to pay attention to their personal well-being, ethics, and the social impact of their work. One of the main principles in maqashid Sharia is *hifzh al-din* (safeguarding religion), which emphasizes the importance of halal work following Islamic teachings. Online workers must ensure that the economic activities they carry out do not involve transactions that are

³¹ Denise Jackson dkk., "Student employability-building activities: participation and contribution to graduate outcomes," *Higher Education Research & Development* 43, no. 6 (17 Agustus 2024): 1308–24, <https://doi.org/10.1080/07294360.2024.2325154>.

³² Lidia Dwi Larasati, Muhammad Ali Adriansyah, dan Dian Dwi Nur Rahmah, "Pengaruh Motivasi Kerja dan Pengembangan Karir Terhadap Kinerja Karyawan," *Jurnal Ilmiah Psikologi* 9, no. 4 (2021): 783–98.

³³ A. Ummu Fauziyyah Syafruddin, "Ekonomi Global Perspektif Konsep Maqashid Syariah Imam Al-Syatibi," *Mu'amalah: Jurnal Hukum Ekonomi Syariah* 2, no. 1 (26 Juni 2023): 49–66, <https://doi.org/10.32332/muamalah.v2i1.7022>.

³⁴ Ma'zumi Ma'zumi, "Maqashid Al-Syariah Dalam Perilaku Ekonomi," *Syi'ar Iqtishadi : Journal of Islamic Economics, Finance and Banking* 3, no. 1 (29 Mei 2019): 80–98, <https://doi.org/10.35448/jiec.v3i1.5516>.

prohibited in Islam, such as usury, gambling, or pornography. In contemporary Sharia economic law, every work done through a digital platform must be clear and not contradict Sharia so that workers can get a legitimate and blessed income. In this case, the concept of contract in the Sharia economy is also important, where every agreement between the worker and the employer must be clear, transparent, and fair, avoiding the existence of elements of *gharar* or ambiguity that can harm one of the parties.

In addition, the principle of *hifzh al-nafs* (safeguarding the soul) in maqashid Sharia encourages online workers to balance work and personal life.³⁵ The stressful and competitive digital world demands that workers have good time management skills to avoid getting caught up in stress or burnout. Contemporary Sharia economic law also relates to maintaining workers' physical and mental well-being to remain productive without sacrificing their health. Regulations that support the welfare of workers, such as flexibility in working hours and adequate legal protection, are part of the implementation of sharia maqashid in the digital world of work. The principle of *hifzh al-aql* (maintaining reason) in maqashid Sharia teaches the importance of improving skills and knowledge. Online workers in a rapidly changing digital economy ecosystem must continue developing their skills to stay relevant and competitive. In contemporary Sharia economic law, improving the quality of human resources is highly emphasized, which is part of maintaining the sustainability of work and opening up better economic opportunities. Therefore, online workers are expected to have technical skills and to understand work ethics following Sharia principles.

On the other hand, *hifzh al-mal* (safeguarding property) is a principle that is very relevant to the digital world of work,³⁶ where transactions and payments are made online. Contemporary Islamic economic law stipulates that workers must avoid transactions

³⁵ Nasfi Nasfi dan Sabri Sabri, "Maqashid Syariah Sebagai Basis Pengembangan Ekonomi Islam," *Elkahfi | Journal of Islamic Economics* 3, no. 01 (3 April 2022): 205-9, <https://doi.org/10.58958/elkahfi.v3i01.81>.

³⁶ Ubbadul Adzkiya, "Analisis Maqashid Al-Syariah Dalam Sistem Ekonomi Islam Dan Pancasila," *JESI (Jurnal Ekonomi Syariah Indonesia)* 10, no. 1 (31 Agustus 2020): 23-35, [https://doi.org/10.21927/jesi.2020.10\(1\).23-35](https://doi.org/10.21927/jesi.2020.10(1).23-35).

containing elements of *riba* and ensure they earn income from halal sources. In addition, they are also encouraged to manage their income wisely, including saving, investing in Sharia, and paying *zakat*. Thus, online workers can ensure that the property obtained is legal according to Sharia and brings blessings to their lives.

Maqashid Sharia also serves to prevent the exploitation of online workers. In contemporary Sharia economic law, the principles of *adl* (justice) and *ihsan* (kindness) demand that workers get their rights fairly, including a decent wage and protection of their basic rights.³⁷ In the digital era, where many freelance or remote workers face uncertainty of income and unclear contracts, maqashid Sharia provides guidelines so employers and digital platforms can provide fair and humane conditions for workers.³⁸ The concept also promotes creating a sustainable digital economy system by minimizing exploitation and ensuring a fair distribution of wealth. The role of Islamic financial institutions in supporting the digital economy is no less important. In contemporary Sharia economic law, financial institutions such as Sharia fintech or halal crowdfunding can provide online workers more ethical access to capital without being trapped in an interest-bearing loan system. It provides financial solutions that are more in line with Sharia principles and can help online workers thrive in a healthier and more economically responsible way.

Overall, the application of sharia maqashid in online work guarantees halal and blessings in income, ensures a balance between personal and professional life, improves worker skills, and maintains fairness in every transaction. Thus, contemporary Sharia economic law provides a strong foundation for building a more inclusive, equitable, and sustainable digital work ecosystem that can benefit workers and society.

³⁷ Abdul Fattah, "Implementasi Maqashid Syariah Dalam Ekosistem Ekonomi Dan Keuangan Syariah Di Indonesia: Analisis Pencapaian Kesejahteraan Sosial Dan Ekonomi Berkelanjutan," *El-Iqtisady : Jurnal Hukum Ekonomi Syariah*, 8 Desember 2024, 194–208, <https://doi.org/10.24252/el-iqtisady.vi.52302>.

³⁸ Efriza Pahlevi Wulandari, Kasuwi Saiban, dan Misbahul Munir, "Implementasi Maqashid Syariah dalam Pemberdayaan Ekonomi Masyarakat," *Invest Journal of Sharia & Economic Law* 2, no. 1 (14 Juni 2022): 1–15, <https://doi.org/10.21154/invest.v2i1.3661>.

Online Workers in the Perspective of Contemporary Islamic Economic Law

The development of digital technology has changed the landscape of the world of work significantly, including the emergence of various forms of online work. From the perspective of contemporary Islamic economic law, this phenomenon needs to be studied to ensure that the economic activities carried out by online workers follow Sharia principles. Islamic economic law regulates economic transactions and activities based on justice and honesty and avoids prohibited practices such as *riba*, *gharar* (ambiguity), and *maysir* (speculation).³⁹ Therefore, online workers need to understand how Islamic law values their work.⁴⁰ One of the main principles in Islamic economics is *halal* and *tayyib* (halal and good).⁴¹ This means the online work must be sourced from clear activities and not contradict Islamic teachings. For example, a freelancer who works as a graphic designer or content writer on a legal platform has a halal job as long as he does not produce or distribute content contrary to Islamic values, such as gambling or pornography. In this context, Islamic law requires online workers to ensure their services are clean of haram elements.

In Islamic economic law, every transaction must be avoided from *gharar* (ambiguity).⁴² This is a major concern for online workers who often work under contractual agreements on digital platforms. For example, a freelancer accepting projects through platforms like Upwork or Fiverr should ensure that the terms of work, payment, and each party's rights and obligations are clear. If an element of ambiguity in the employment

³⁹ Mu'adil Faizin dkk., "An Analysis Of Employment Termination For Freelance Workers: A Justice Approach From Islamic Economic Law," *ASAS* 16, no. 1 (5 Agustus 2024), <https://doi.org/10.24042/asas.v16i1.22571>.

⁴⁰ W. Abdul, "Undian Berhadiah Alfamart di Kota Bengkulu dalam Perspektif Ekonomi Syari'ah," *Al-Istinbath: Jurnal Hukum Islam* 4, no. 1 (2019): 1–14, <https://doi.org/10.29240/jhi.v4i1.634>.

⁴¹ Burhanuddin Susanto, "Penerapan Prinsip Syariah Dalam Lembaga Perasuransian Di Indonesia," *De Jure: Jurnal Hukum Dan Syari'ah* 5, no. 1 (30 Juni 2013), <https://doi.org/10.18860/j-fsh.v5i1.3000>.

⁴² Muhammad Arif Ikhsan, "Keabsahan Kontrak Kerja Freelance Dengan Media Digital Di Amazone Pontianak Dalam Pandangan Hukum Islam Kontemporer," *AlMaslahah : Jurnal Ilmu Syariah* 14, no. 1 (1 April 2018): 139–62, <https://doi.org/10.24260/al-maslahah.v14i1.1010>.

contract can harm one of the parties, it can be categorized as *gharar*, which Islam prohibits.⁴³

The concept of contracts in Islam is also an important aspect that online workers must consider. In Islamic law, an agreement is a valid agreement between two parties that explains their respective rights and obligations. This contract can be a digital work agreement regulating the work type, payment, and other provisions in online work. For example, a programmer who creates a website for a client must have a clear work contract regarding project specifications, deadlines, and compensation received to avoid future disputes.

In Islamic economics, the payment system must also be free from the forbidden element of *riba* (interest).⁴⁴ Some online workers accept payments through digital financial platforms or bank accounts, implementing an interest system.⁴⁵ To avoid usury, online workers can choose payment methods following Sharia principles, such as using Sharia bank accounts or payment platforms that do not contain interest. In this way, the income earned is maintained *halal*. One of the challenges faced by online workers in the perspective of Islamic law is transparency and honesty at work. In Islam, workers must provide results following the agreement without committing fraud or quality reduction.⁴⁶ For example, a content writer who promises original writing but instead uses plagiarism violates Islam's honesty principle. Therefore, integrity and trust are fundamental aspects of online work, so the sustenance obtained remains *halal* and a blessing.

In addition, online workers must also pay attention to income *zakat*, which is an obligation for Muslims if their income has reached *nisab* (the minimum limit for being

⁴³ Muhammad Nadrattuzaman Hosen dan Deden Misbahuddin Muayyad, "Mendudukan status hukum asuransi syariah dalam tinjauan fuqaha kontemporer," *Ijtihad : Jurnal Wacana Hukum Islam dan Kemanusiaan* 13, no. 2 (30 Juni 2013): 219-32, <https://doi.org/10.18326/ijtihad.v13i2.219-232>.

⁴⁴ Najwa Choerunnisa dkk., "Transformasi Pasar Kerja Dalam Perspektif Hukum Terhadap Tren Freelance Dan Remote Work Di Era Globalisasi," *SYARIAH : Jurnal Ilmu Hukum* 2, no. 2 (23 Januari 2025): 294-98, <https://doi.org/10.62017/syariah.v2i2.3862>.

⁴⁵ Moh Zarkasi dan Erie Hariyanto, "Cash on Delivery Payment System in Online Buying and Selling Perspective of Sharia Economic Law," *Jurnal Ilmiah Mizani: Wacana Hukum, Ekonomi Dan Keagamaan* 8, no. 1 (29 Maret 2024): 121-32, <https://doi.org/10.29300/mzn.v8i1.2704>.

⁴⁶ M. Khoiruddin, Imam Syafi'i, dan Ahmad Fajri, "Sistem Pengupahan Pekerja Dalam Perspektif Ekonomi Islam (Studi Kasus Di CV. Motor Jaya 2 Gending)," *Jurnal Ekonomi Syariah Pelita Bangsa* 9, no. 01 (27 April 2024): 194-203, <https://doi.org/10.37366/jespb.v9i01.1317>.

subject to zakat). For example, a remote worker who earns a fixed income from foreign clients must calculate and pay zakat of 2.5% of his total income if he has reached the set *nisab*. Online workers clean their assets and help those in need by paying zakat. In a social context, Islam also teaches the importance of ethics at work, including in the digital world of work. Online workers should avoid unethical practices such as selling services at unfair prices, deceiving clients, or exploiting labor. For example, in an outsourcing work model, an online worker who hires someone else must ensure that they are paid a decent wage following the principles of justice in Islam. Thus, online work follows Islamic values and benefits many parties.

Islamic economic law also encourages the concept of blessings in sustenance, where income obtained in a halal and honest way will bring wider benefits.⁴⁷ For example, a content creator who generates income from Islamic education earns income and contributes to spreading useful knowledge. From an Islamic perspective, working with good intentions and avoiding haram practices will bring blessings in life.⁴⁸ In conclusion, online workers, from the perspective of contemporary Islamic economic law, must ensure that their work is halal, transparent, and free from usury, *gharar*, and unfair practices. By following Islamic principles in work, online workers earn a legitimate income and get blessings for their sustenance. Therefore, Muslim online workers need to understand and apply Islamic economic law in every aspect of their work to stay within the Sharia corridor and benefit from this world and the hereafter.

The following table summarizes the discussion of online workers from the perspective of contemporary Islamic economic law: Table 2. Online Workers in the Perspective of Contemporary Islamic Economic Law

Aspects	Explanation	Case Examples	Sharia Solutions
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⁴⁷ Havis Aravik, "Konsep Buruh Dalam Perspektif Islam," *Islamic Banking: Jurnal Pemikiran Dan Pengembangan Perbankan Syariah* 4, no. 1 (10 Agustus 2018): 1–10, <https://doi.org/10.36908/isbank.v4i1.50>.

⁴⁸ Ziauddin Sardar dan Muhammad Nafik, "Kesejahteraan Dalam Perspektif Islam Pada Karyawan Bank Syariah," *Jurnal Ekonomi Syariah Teori Dan Terapan* 3, no. 5 (2016): 391–401, <https://doi.org/10.20473/vol3iss20165pp391401>.

Halal and Tayyib	Work must come from activities that are halal and not contrary to Islam.	A graphic designer accepts a project to create a logo for an online gambling site.	Reject the project and look for a job more aligned with Islamic values, such as designing for halal businesses.
Transparency and Gharar	Every transaction and agreement in online work must be clear and not contain <i>gharar</i> (uncertainty).	Freelancers work without a written contract and are not paid by the client after completing the project.	Use a written or digital contract with a clear agreement regarding payment and each party's rights.
Contract in Online Jobs	There should be a clear contract or contract, both written and digital, including job specifications, deadlines, and compensation.	A programmer completes a project without a clear contract, and the client requests repeated revisions without additional compensation.	Drafting a clear work contract before starting work, including an agreement on revisions and payments.
Payment System and Riba	Online workers should avoid payment systems that contain riba.	Freelancers accept payments through conventional bank accounts that apply interest to balances.	Using a Sharia bank account or Sharia-based payment platform to avoid usury.
Honesty and Trust	Workers must provide the agreed-upon results without committing fraud, plagiarism, or quality reduction.	A writer sells an article that turns out to be plagiarism to a client.	Producing original works and maintaining integrity so that sustenance remains halal and a blessing.
Income Zakat	If the income has reached nisab, online workers are required to pay zakat of 2.5%.	A remote worker has a fixed income but is unaware of his zakat obligations.	Calculate and pay income zakat regularly to clean up assets and help others.
Work Ethics	Avoid unethical practices such as fraud, labour exploitation, or unfair pricing.	A digital agency owner employs freelancers for very low wages.	Providing fair wages and following the principles of justice in Islam.

Blessings in Sustenance	Income obtained halal and honestly will bring wider benefits and blessings.	A content creator earns a lot of income from Islamic education.	Continue to produce content that benefits the community with good intentions to get blessings.
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Source: author's interpretation

Table 2 explains how online workers can adapt their activities to contemporary Islamic economic law principles. The work must be *halal* and *thayyib*, meaning that the source of income must come from activities that do not contradict Islamic teachings, such as graphic design or positive content writing. Transparency in transactions is essential to avoid *gharar* or ambiguity in work. Therefore, online workers are advised to have a clear contract or contract before starting work so that the rights and obligations of both parties can be protected. In addition, the payment system must also be free from the element of usury. By choosing Sharia-based financial services, online workers can avoid using accounts or platforms that apply interest. In work, honesty and trustworthiness are the main principles that must be maintained, considering that fraud, such as plagiarism or manipulation of work results, is detrimental to clients and contrary to Islamic values. Online workers with a fixed income must also pay attention to zakat obligations. If their income has reached *nisab*, then zakat of 2.5% must be spent to clean up their assets and help others.

Regarding work ethics, online workers must ensure they do not exploit labor or sell services at unfair prices. For example, if a person hires another freelancer, he must provide a decent wage per the principles of justice in Islam. The principle of blessing in sustenance is also an important point in Islamic economic law. Income obtained halal and honestly will bring wider benefits and blessings in life. By understanding and applying these principles, online workers earn a legitimate income and ensure that the sustenance earned remains within the Sharia corridor and benefits themselves and society.

CONCLUSION

The findings of this study indicate that enhancing work competence in the digital era for online workers can align with the principles of contemporary Islamic economic law. Digital transformation has significantly changed work patterns, requiring workers to master digital skills, time management, and an understanding of ethics and regulations in the digital economy. From the perspective of Islamic economic law, online work should be based on the principles of justice, transparency, and balance, ensuring clear contractual agreements while avoiding elements of *riba* and *gharar* (uncertainty). In contemporary Islamic economics, digitalization has created new opportunities for online workers through technological advancements such as artificial intelligence, blockchain, and platform-based economies, enabling more efficient and transparent transactions. However, challenges such as income uncertainty, lack of legal protection, and increasing global competition have also intensified. Therefore, an adaptive Sharia approach must balance work flexibility and worker rights protection.

The concept of Maqashid Shariah (the objectives of Sharia) can safeguard workers' well-being by ensuring that digital employment adheres to principles of justice and does not lead to exploitation. Additionally, regulations supporting a Sharia-based digital economy and the role of Islamic financial institutions in providing access to funding are crucial for the sustainability of online work. Sharia financial instruments, such as halal crowdfunding and Islamic fintech, enable online workers to access capital without falling into the trap of the *riba* system. Thus, synergy between the government, digital platforms, and Islamic financial institutions is essential in creating a fairer, more sustainable, and Sharia-compliant work ecosystem in the ever-evolving digital era.

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AUTHOR CONTRIBUTIONS STATEMENT

In this study, Muhammad Ali Adriansyah contributed to developing the research concept, particularly in examining contemporary Islamic economic law and the application of Maqashid Shariah in the context of online work. He ensured the study had a strong theoretical framework aligned with Sharia principles in the digital economy. Seger Handoyo played a key role in designing the research methodology, data collection, and empirical analysis of the impact of digitalization on online workers. He applied quantitative and qualitative approaches to assess how Islamic economic law interacts with the ever-evolving digital economy. Meanwhile, Hendro Margono, Sheikh Adnan Ahmed Usmani, and Dian Dwi Nur Rahmah focused on analyzing regulations and policies related to the Sharia-based digital economy and examining the role of Islamic financial institutions in supporting online employment. They also formulated strategic recommendations for the government, digital platforms, and financial institutions to create a fairer and more sustainable work ecosystem in line with contemporary Islamic economic law. Through the contributions of these five authors, this study aims to provide deeper insights into the relationship between job digitalization and Islamic economic law in the modern era.

CONFLICT OF INTEREST

This article has been written with complete independence and utmost objectivity, ensuring that it remains entirely free from any conflict of interest. The author has adhered

to ethical writing standards, maintaining neutrality and avoiding any external influences that could compromise the integrity of the content. Every argument, analysis, and conclusion presented in this article is based solely on factual data and credible sources, without any bias or obligation to any particular individual, organization, or interest group. This commitment to impartiality guarantees that the information provided is reliable and beneficial to the readers.

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